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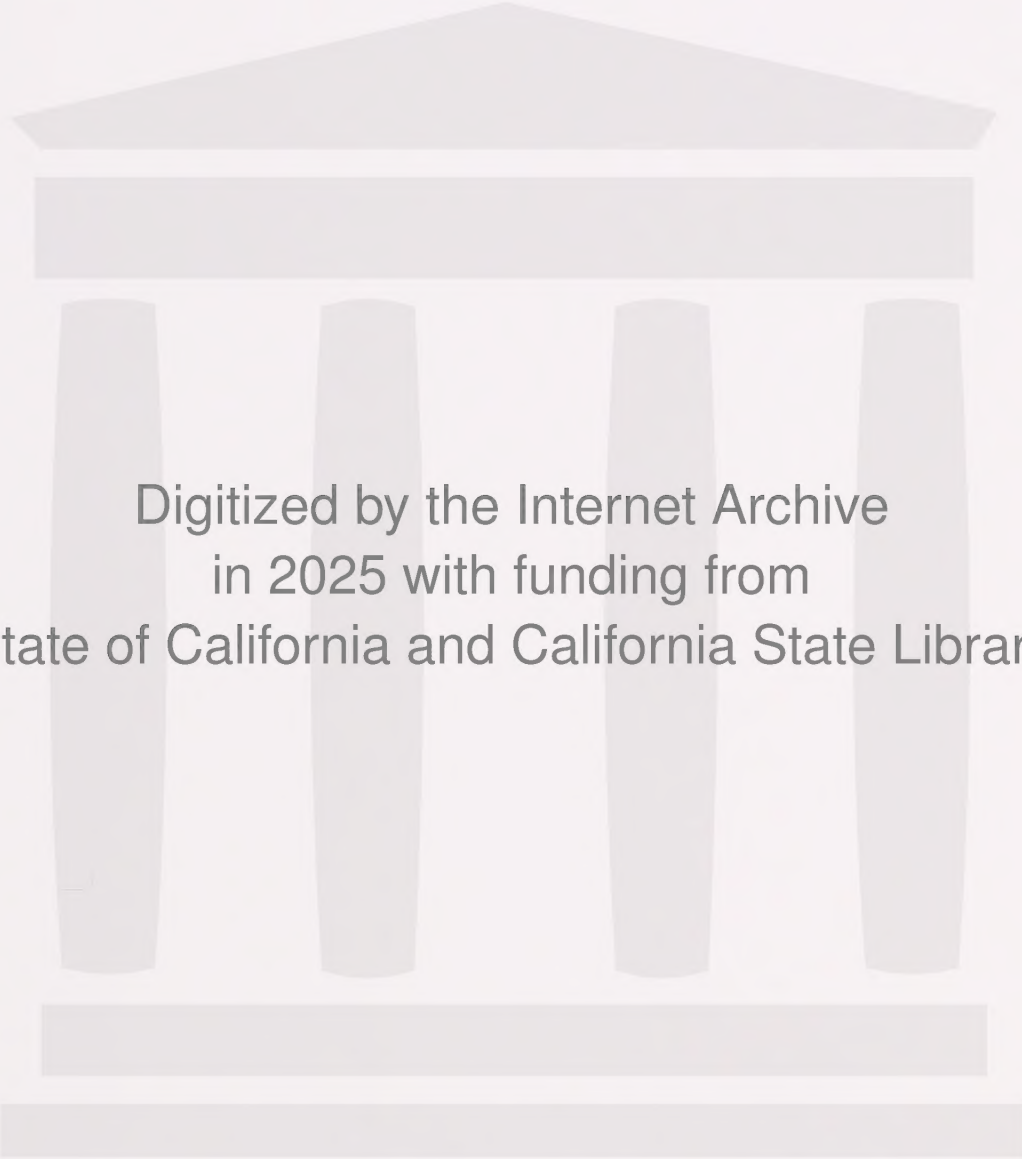
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HOUSING ELEMENT





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CITY OF NATIONAL CITY HOUSING ELEMENT

**ADOPTED BY CITY COUNCIL
RESOLUTION NO. 92-52
APRIL 14, 1992**

**AMENDED BY CITY COUNCIL
RESOLUTION NO. 92-183
OCTOBER 6, 1992**

**Certified by the State of California Department of
Housing and Community Development to comply
with State Housing Element Law October 29, 1992**

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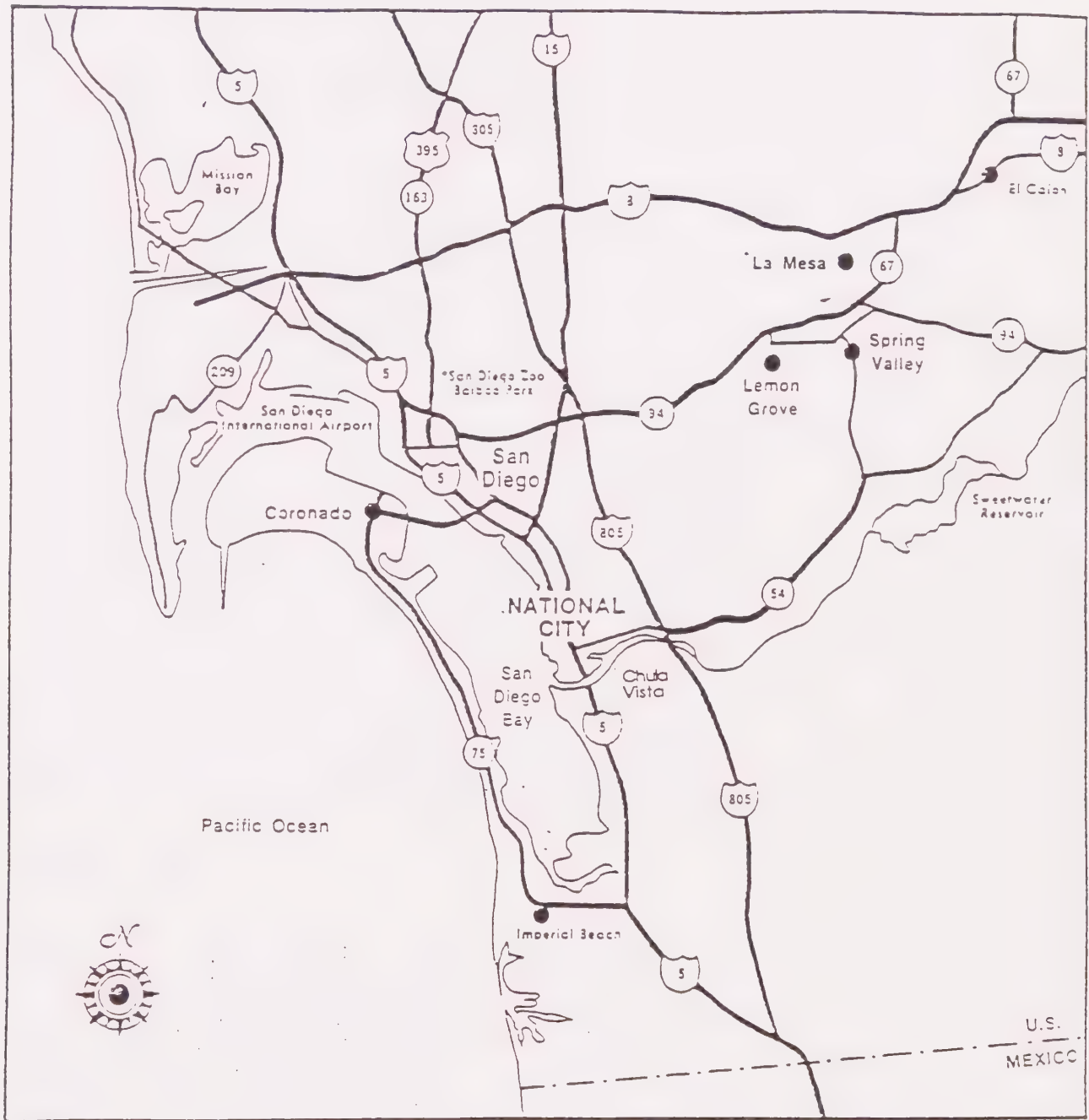
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MAP 1



National City's relationship to other principal cities and the freeway system is graphically illustrated in the map above.

I. INTRODUCTION

OVERVIEW

Every city in California must have an adopted housing element to identify its housing needs and recommend programs to meet those needs. In 1980 the City Council adopted the Housing Element of the National City General Plan in accordance with State guidelines. As required by State law, the Element was updated in 1985. This document makes the necessary updates to the Element, to meet the new requirements of State law (Government Code Section 65583 and the periodic update required by Section 65588).

The Element is organized into five parts: Introduction; Needs Assessment; Evaluation of Previous Element; Analysis of Constraints; Goals, Policies and Programs.

STATE LAW

Local housing elements must comply with the requirements of housing element law (Article 10.6 of the Government Code, comprised of Sections 65580-65589.5). The Code provides that each local government shall review its housing element as frequently as appropriate but not less than every five years (Section 65588 {a} and {b}). The review must include an examination of the effectiveness of the

existing element, its progress toward implementation, and revisions to the goals, objectives and policies that reflect the results of the analysis of the previous element and changes in the housing needs.

State guidelines specify that a housing element is to consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing.

The assessment of housing needs must include seven areas of analysis: existing and projected housing needs for all income levels (including the city's share of regional housing needs), demographic and housing characteristics, governmental and nongovernmental constraints, special housing needs and energy conservation. It requires the element to identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and to make adequate provision for the existing population and project needs of all economic segments of the community.

The law recognizes that a local entity may not have adequate resources to meet all of the housing needs identified. This being the case locally, the element establishes an estimate of the maximum number of housing units that can be constructed, rehabilitated, and conserved over the following five year time frame pursuant to direction provided by Section 65883 {b} of the California Government Code.

The final component that must be included is a program which sets forth a five year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available.

SOURCES OF INFORMATION

These revisions to the Housing Element are based on the most current information available at the time of preparation. Portions of the 1990 census are available that describe age and race characteristics of population in households, some group quarters information, housing structure types and tenure and housing rent rate, price and vacancy status. Certain income, housing and employment information is not yet available from the 1990 census. Alternate projections and estimates are used. Every effort is made to provide the most current and accurate information available. The following sources are used as well: City of National City reports, plans and studies; 1990 Census of Population and Housing, Summary Tape File 1; National City Comprehensive Housing Affordability Strategy; 1990-5 Regional Housing Needs from the San Diego Association of Governments (SANDAG); *Land Use Digest*, a publication of the Urban Land Institute; the *San Diego Economic Bulletin*; the special Census publication of *INFO* from SANDAG; housing and

population estimates from the California Department of Finance; real estate information from the Board of Realtors and Multiple Listing Service; rental surveys; State Employment Development Department; and Permit Fees Study from the San Diego County Building Industry Association.

PUBLIC PARTICIPATION

The update of the National City Housing Element was initiated in June of 1991 at the same time the CHAS was initiated. From the outset public input was sought. On June 26 a meeting was held with representatives from local government agencies, non profit corporations, tenants of assisted housing, and private development firms. Consultants met with the Planning Commission on three separate occasions and twice with the City Council in hearings that were published and broadly noticed. The last two meetings were noticed in both Spanish and English. At these meetings, the public and elected and appointed officials discussed concerns to be incorporated into the Housing Element.

The consultants interviewed over twenty public officials and others individually to get their opinions on the community's housing needs.

GENERAL PLAN CONSISTENCY

The Housing Element is one of nine elements of the National City General Plan. All of the elements are intended to be consistent with each other. Together they express the goals, policies and programs which are shaping the community, now and in the future.

Each of the elements was reviewed to determine whether it posed barriers to meeting housing needs. Overall, the general plan, zoning and building requirements were reasonable in the requirements of development. Specific findings are discussed in the analysis of constraints.

No inconsistency between proposed Housing Element goals, policies and objectives with those of other General Plan elements has been identified. However, there is potential for conflict which may arise as General plan policies are further evaluated during the General Plan update program. Part of the evaluation will require a determination of consistency with the Housing Element.

Changes to the General Plan may affect basic data in the Housing Element. For example, rezoning may affect the development potential and could require technical amendments to the Housing Element, even if consistent with policies and objectives of the Housing Element.

POPULATION PROFILE

The City's population profile consists of the special characteristics and factors that provide the setting for the housing element. National City is located in the southwestern part of the region. Its natural setting, climate, strong commercial base, and proximity to San Diego Bay provide a unique environment in which to live and work.

National City covers an area of approximately 8.65 square miles. Though small, it encompasses several distinctly different neighborhoods. The oldest, most similar neighborhoods are those encompassed by I-5 and I-805 between Division Street and 24th Street which is roughly the boundaries of the redevelopment area. Most atypical, perhaps, is the most recently annexed area in the vicinity of the Plaza Bonita Shopping Center. The remaining areas are diverse, ranging in age of structures, densities, demographics and costs.

National City is the second oldest city in the County, having incorporated in 1887, thirty seven years after the incorporation of its northern neighbor, the city of San Diego. The City's housing structures range in age, from Victorian homes built in the 1880's to newly built, ultra modern townhomes, with most units built between 1940 and 1970. Practically all the land suitable for residential development is already developed except for small infill parcels.

NEEDS ASSESSMENT SUMMARY

The information contained in the following chapter and technical appendices provide a comprehensive look at housing needs in the City of National City. The needs assessment quantifies the problems of housing, especially affordability and suitability of the housing stock.

Following is a summary of the Needs Assessment data base:

Table 1

OVERVIEW OF DATA BASE

<i>Population¹</i>	55,742 54,742
<i>Total Households</i>	14,773
<i>Median Age</i>	24
<i>Percent Over 64 Years Old</i>	8.2%
<i>Dependency Ratio²</i>	33.6
<i>Average Household Size</i>	3.22
<i>Median Income³</i>	\$20,761
<i>Total Housing Units</i>	15,243
<i>Percent Owners</i>	35.5%
<i>Percent Renters</i>	64.5%
<i>Number New Units Built 1985-90</i>	306
<i>Regional Housing Needs Share</i>	1,081
<i>SANDAG Fair Share Assistance Goal</i>	37
<i>Median Contract Rent</i>	\$441
<i>Median Value</i>	\$114,700

-
- 1 January 1991, Population Certification, California Department of Fiance
- 2 Proportion of the population that is 64 or under 15 years of age.
- 3 SANDAG, INFO, May - June, 1991, based on Department of Finance estimates.

II. DATA BASE AND NEEDS ASSESSMENT

POPULATION CHARACTERISTICS

The California Department of Finance (DOF) estimated the January 1, 1991 population at 55,742. The population figure includes 7,486 persons residing in group quarters. The Demographic Research Unit of the DOF also estimates that there were 15,292 housing units occupied by an average household of 3.26 persons.

Growth - National City is a developed, older city within a dynamic, growing region. According to the 1990 U. S. Census, the San Diego region had a population of 2,498,016. In the 1980's the region grew at an average annual rate of 3.4%. The early 1990's have seen a slowdown in the rate of growth, but the increases in population continue to affect housing demand throughout the region. The City of National City's growth from 1980 to 1990 was just over 11%, about one-third the rate of the region. *Table 1 and Figure 1*, the companion chart, illustrate and graphically compare the rates of growth among the City of National City, the City of San Diego and the San Diego region. *Table 2 and Table 3* and the accompanying charts illustrate the rate of growth in National City and compare the rate for the cities of National City and San Diego and for the entire region. The graphics serve to illustrate the slackening of growth that has been the pattern in National City since the peaks from the 1940's through the 1960's.

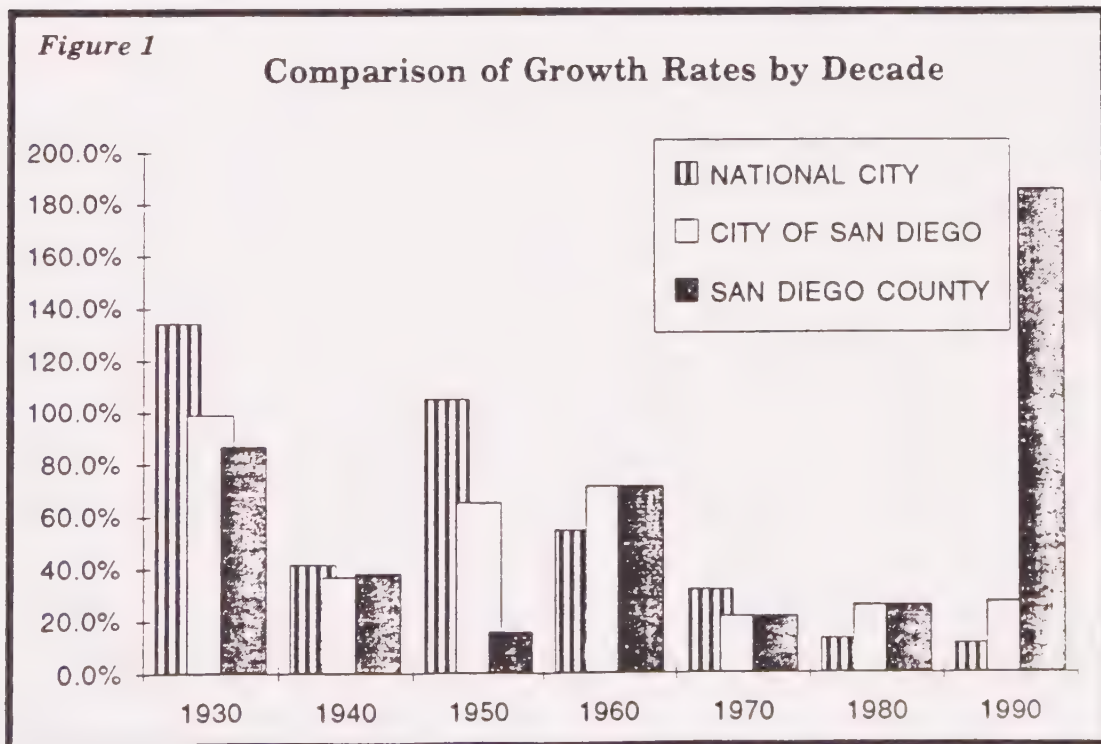
NATIONAL CITY HOUSING ELEMENT

Table 2

POPULATION COMPARISON

YEAR	NATIONAL CITY	SAN DIEGO	COUNTY	NATIONAL CITY AS A PERCENT OF COUNTY
1920	3,116	74,361	112,248	2.78%
1930	7,301	147,995	209,659	3.48%
1940	10,344	202,341	289,348	3.57%
1950	21,199	334,387	334,387	6.34%
1960	32,771	573,224	573,224	5.72%
1970	43,184	696,769	696,769	6.20%
1980	48,772	875,504	875,504	5.57%
1990	54,249	1,110,549	2,498,016	2.17%
% 1920-90	1641.0%	1393.5%	2125.4%	N/A
% 1980-90	11.2%	26.8%	185.3%	N/A

Source: U. S. Census, and 1985 Housing Element



NATIONAL CITY HOUSING ELEMENT

Table 3

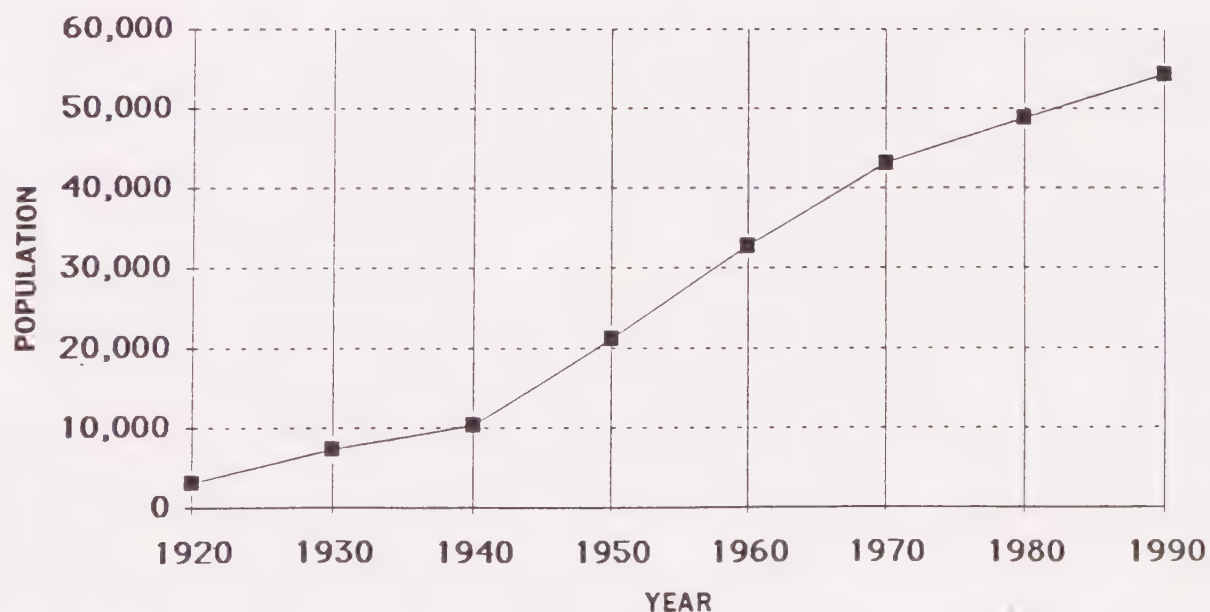
NATIONAL CITY: POPULATION GROWTH

YEAR	POPULATION	CHANGE	PERCENTAGE CHANGE
1920	3,116	-	-
1930	7,301	4,185	134.3%
1940	10,344	3,043	41.7%
1950	21,199	10,855	104.9%
1960	32,771	11,572	54.6%
1970	43,184	10,413	31.8%
1980	48,772	5,588	12.9%
1990	54,249	5,477	11.2%

Sources: 1990 Census and 1985 National City Housing Element

FIGURE 2

RATE OF GROWTH IN NATIONAL CITY



National City has followed the trends of the region in several ways. First, it has experienced higher birth rates. Second, there has been an influx of Hispanic and Asian immigrants. These population groups tend to have larger numbers of children than the average for the region.

During the period between 1980 and 1990, the population of the City grew from 48,772 to 54,249. This increase of 5,477 people (11.2% change) is less than in the previous decade and considerably less than in the decades between 1940 and 1970. The City is now basically built out, with few opportunities for residential growth other than small, infill development. The challenge the City faces is to accommodate reasonable growth while preserving and enhancing residential neighborhoods. *Figure 2* shows population growth by decade since 1920.

Race and Ethnic Characteristics - In the City of National City about 50% of the population surveyed identified themselves as persons of Hispanic origin on their 1990 census questionnaire. The 1990 population totals 54,249 persons, of which the non-Hispanics residents are 26% White, 8% are Black, less than 1% are Native American, and 16% are Asian/Pacific Islanders and Other.

Table 4, "Race and Ethnic Data", provides 1980 and 1990 Census data for the City of National City provides the numbers classified as White (non-Hispanic), Black (non-Hispanic), Hispanic (all races), Native American (non-Hispanic), Asian/Pacific Islander and Other (non-Hispanic). This data shows that from 1980 to 1990, the percentage of whites

decreased from 40 to 26%. Hispanics registered the greatest increase, from 38 to 50%. Blacks decreased by about one percent from 9% to 8% and Asian/Pacific Islander and those included in "Other" increased from 12% to 16% for the same time period respectively. Native Americans remained relatively constant as percentages of total population.

According to the 1990 Census, the regional population averages for racial/ethnic minority groups were 6% Black (non-Hispanic), 7.4% Asian/Pacific Islander (non-Hispanic), .7% Native American (non-Hispanic), .1% Other (non-Hispanic) and 20.4% Hispanic. Thus, the region's minority population as a percentage of total population is 34.6%. *Table 5* compares the ethnic makeup of National City to the region and surrounding areas.

Concentrations of racial/ethnic minority households. HUD has three degrees of concentration. First, defines a "concentrated census tract" as one that has a higher percentage of minority population than the regional average. A "moderate concentration" has more than one and one-half times the regional average of minority population. A "severe concentration" is defined as having more than two times the regional average. The National City CHAS indicates that there are eleven minority concentrated census tracts (32.04, 32.07, 114, 115, 116, 117, 118, 119, 120, 121, 122). Of those, eight are "moderately concentrated" (32.04, 115, 116, 117, 118, 119, 120, 121). Of these, seven are severely concentrated census tracts (115, 116, 117, 118, 119, 120, 121). Map 2 indicates the location of these census tracts.

NATIONAL CITY HOUSING ELEMENT

Table 4

NATIONAL CITY RACE AND ETHNIC DATA

RACE	1980		1990	
HISPANIC (All races)**	18,708	38.4%	26,914	49.6%
WHITE (Non-Hispanic)	19,680	40.4%	14,080	26.0%
BLACK (Non-Hispanic)	4,238	8.7%	4,265	7.9%
ASIAN & OTHER (Non-Hispanic)	5,771	11.8%	8,732	16.1%
NATIVE AMERICAN	375	0.8%	258	0.5%
TOTAL	48,772	100.0%	54,249	100.0%

*Source: U.S. Census of Population and Housing for 1980 and 1990

**Includes persons of all races who classified themselves as one of several Hispanic origin categories on the census form.

Figure 3A

1980 RACE/ETHNICITY

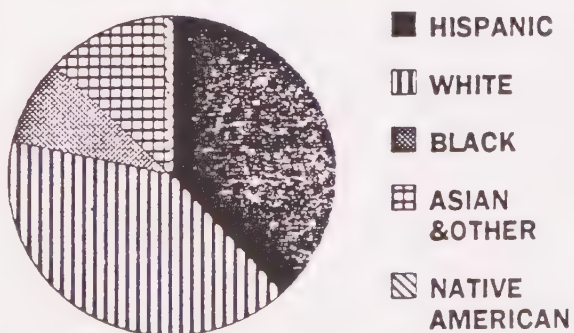
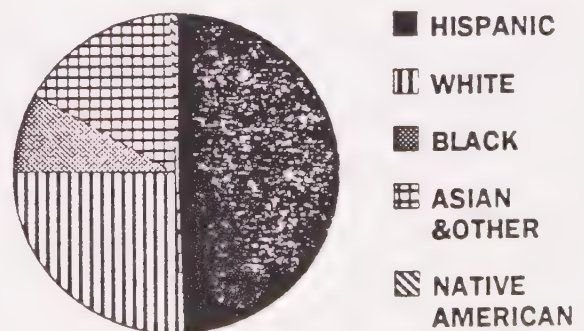


Figure 3B

1990 RACE/ETHNICITY



NATIONAL CITY HOUSING ELEMENT

Table 5

COMPARISONS OF RACE AND ETHNIC CHARACTERISTICS

Jurisdiction	White	Black	Asian & Other	Hispanic*	TOTAL
Chula Vista	67,302 49.79%	5,721 4.23%	11,764 8.70%	50,376 37.27%	135,163 100.00%
Coronado	21,589 42.86%	1,766 3.51%	994 1.97%	2,191 4.35%	50,376 100.00%
Imperial Beach	15,528 58.57%	1,185 4.47%	2,297 8.66%	7,502 28.30%	26,512 100.00%
La Mesa	44,419 83.92%	1,528 2.89%	1,808 3.42%	5,176 9.78%	52,931 100.00%
Lemon Grove	15,888 66.24%	1,835 7.65%	1,497 6.24%	4,764 19.86%	23,984 100.00%
National City	14,080 25.95%	4,265 7.86%	8,990 16.57%	26,914 49.61%	54,249 100.00%
San Diego	651,735 58.69%	98,852 8.90%	130,443 11.75%	229,519 20.67%	1,110,549 100.00%
South Suburban	109,749 41.94%	11,926 4.56%	28,307 10.82%	111,712 42.69%	261,694 100.00%
Central	274,958 46.16%	86,392 14.50%	68,800 11.55%	165,570 27.79%	595,720 100.00%
Total County	1,633,281	149,898	204,056	510,781	2,498,016

Source: SANDAG INFO, May - June 1991

*Includes persons of all races who classified themselves as one of several Hispanic origin categories on the census form

National City Housing Element

Census Tracts



Age - Age distribution is an important market characteristic, because housing demand within that market is influenced by the housing preferences of particular age groups. Demand for housing that responds to the young adult population (18-34 year olds) traditionally takes the form of apartments, low to moderate cost condominiums, and smaller single-family units; the 35 to 65 year old group generates demand for moderate to high cost apartments and condominiums and larger single-family units; the 65 years and older age group generates demand for low to moderate cost apartments and condominiums, group quarters, and mobile homes. Many seniors also live in older larger houses that was the family's home.

The age of residents of the City of National City is compared to the region in *Table 6 and Figure 4*. The City has a disproportionately large population of males between 18 and 24 years of age due to the residency of military personnel. Many of these men live in military housing or aboard ship. National City has the youngest population in the region with a median age of 24. Yet, the City is nearly even with the regional "dependency ratio". The dependency ratio is derived by adding the number of persons who are over 64 with those under 15 years of age and dividing by the rest of the population. The dependency ratio in National City is 33.6% compared to 32% for the region as a whole.

The City has the second highest proportion of children under 15 years of age, but has relatively fewer elderly, ranking seventeenth in the region for percent of population 65 years of age or older. The median age in National City actually decreased over the last decade.

NATIONAL CITY HOUSING ELEMENT

Table 6

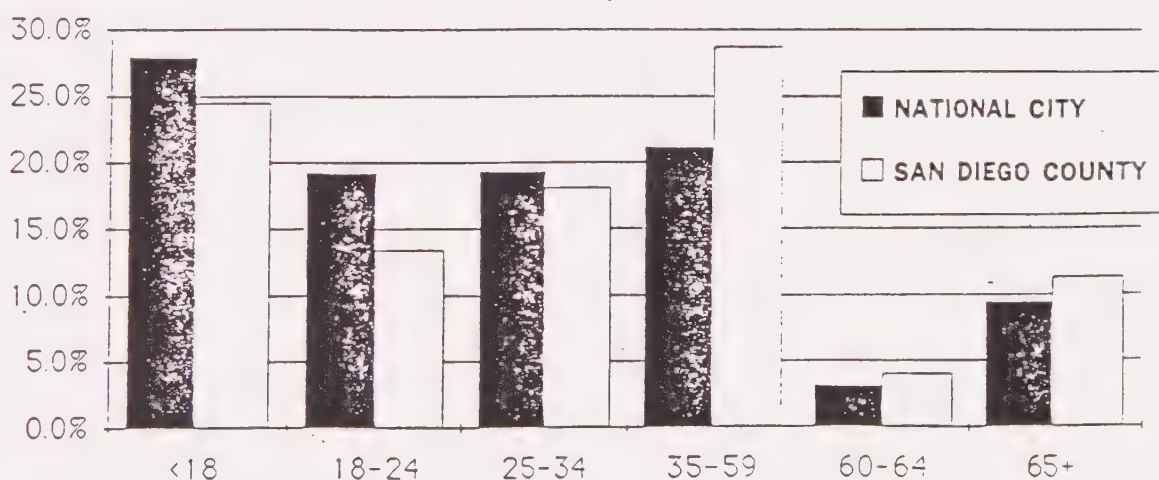
AGE OF RESIDENTS

AGE OF PERSONS	CITY	REGION
<18	27.9%	24.5%
18-24	19.2%	13.4%
25-34	19.3%	18.1%
35-59	21.1%	28.7%
60-64	3.1%	4.0%
65+	9.4%	11.3%
TOTAL	100.0%	100.0%

**Source: 1990 Census of Population and Housing
(Universe: Persons)*

Figure 4

AGE OF RESIDENTS



Incomes - 1990 Census data were not available for income at the time the element was prepared. Instead, the element relies on SANDAG estimates based on Department of Finance projections. The median income in the San Diego region in 1990 was estimated at \$33,720 by the San Diego Association of Governments (SANDAG). The same source estimates the median for National City at \$20,761, the lowest in the region. The highest incomes were in northeastern suburban and northern coastal cities. *Table 7* provides an overview of income groups in the City of National City and compares it to the regional proportion for each category. *Figure 6 and Table 8* and the accompanying figure provides information on median incomes within each jurisdiction in the region. The percentage of persons within the region earning less than \$14,999 annually in 1990 is shown on *Table 8*.

The distribution by four income groups (very low, low, moderate and others) can be analyzed using the following income categories as defined by the U. S. Department of Housing and Urban Development for San Diego County in 1990. These figures are based on a median family income of \$37,900.

- o **Very low income:** 0 to 50 percent of median income;
- o **Other low income:** Over 50 but less than 80 percent of median income;
- o **Moderate income:** Over 80 but less than 120 percent of median income.
- o **Other:** Greater than 120% of median income

Using these definitions, the 1990 Census revealed that 5,397 households (57%) of the total number of renter households in the City are low income earning less than 80% of median. Of this total, 3,718 households are very low income and 1,679 are other low income. The specific income groups of residents are shown in *Table 7*, while a comparison of jurisdictions proportion of households earning less than \$15,000 is contained in *Table 8*. *Table 9* provides information on income by race and family size characteristics.

Concentrations of low income households. For purposes of establishing housing needs, a concentration of low income households is defined as a census tract where the number of low income households, as a percent of all households, exceeds the regional average of 38.4%. A high concentration is a census tract where the number of low income households, as a percent of all households, equals or exceeds double the regional average or 76.8%. There are eight low income concentrated census tracts in the City (114, 115, 116, 117, 118, 120, 121, 122). There are no highly concentrated low income census tracts. *Map 3* illustrates the location of the concentrations of low income.

Households Overpaying for Housing

The following definitions of cost burden are utilized:

- Cost burden:** Paying more than 30% of household income for housing;
- Severe cost burden:** Paying more than 50% of household income for housing.

NATIONAL CITY HOUSING ELEMENT

Table 7

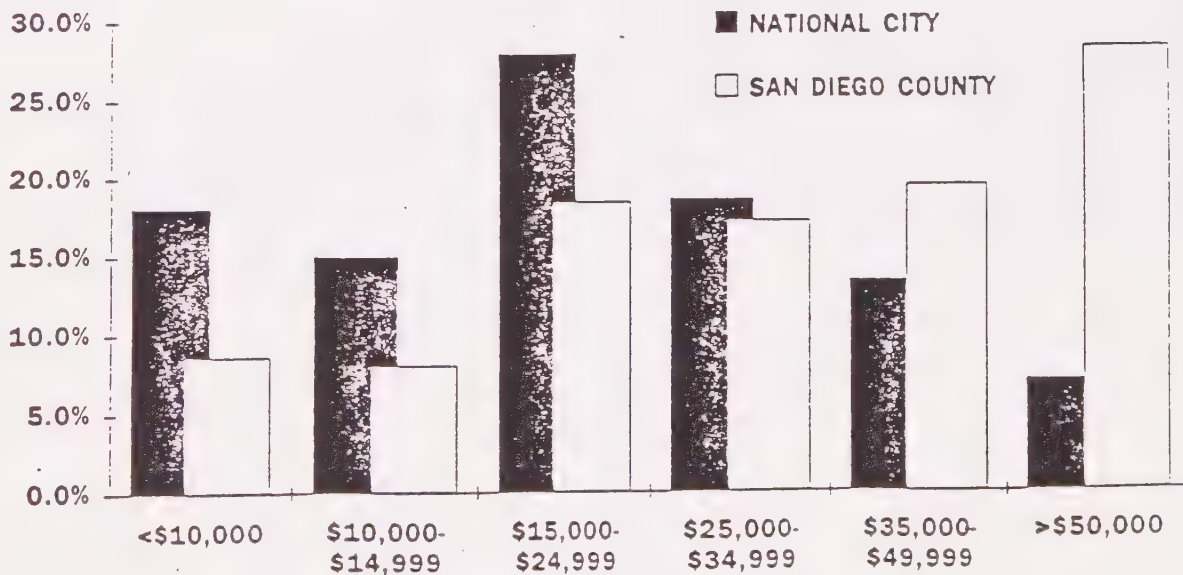
INCOME OF RESIDENTS

INCOME	1990 CITY	REGION
<\$10,000	18.1%	8.6%
\$10,000-\$14,999	15.0%	8.0%
\$15,000-\$24,999	27.9%	18.4%
\$25,000-\$34,999	18.6%	17.2%
\$35,000-\$49,999	13.4%	19.5%
>\$50,000	7.0%	28.3%
TOTAL		100.0%

*Source: SANDAG, INFO, Special Census Edition - May 1991

Figure 5

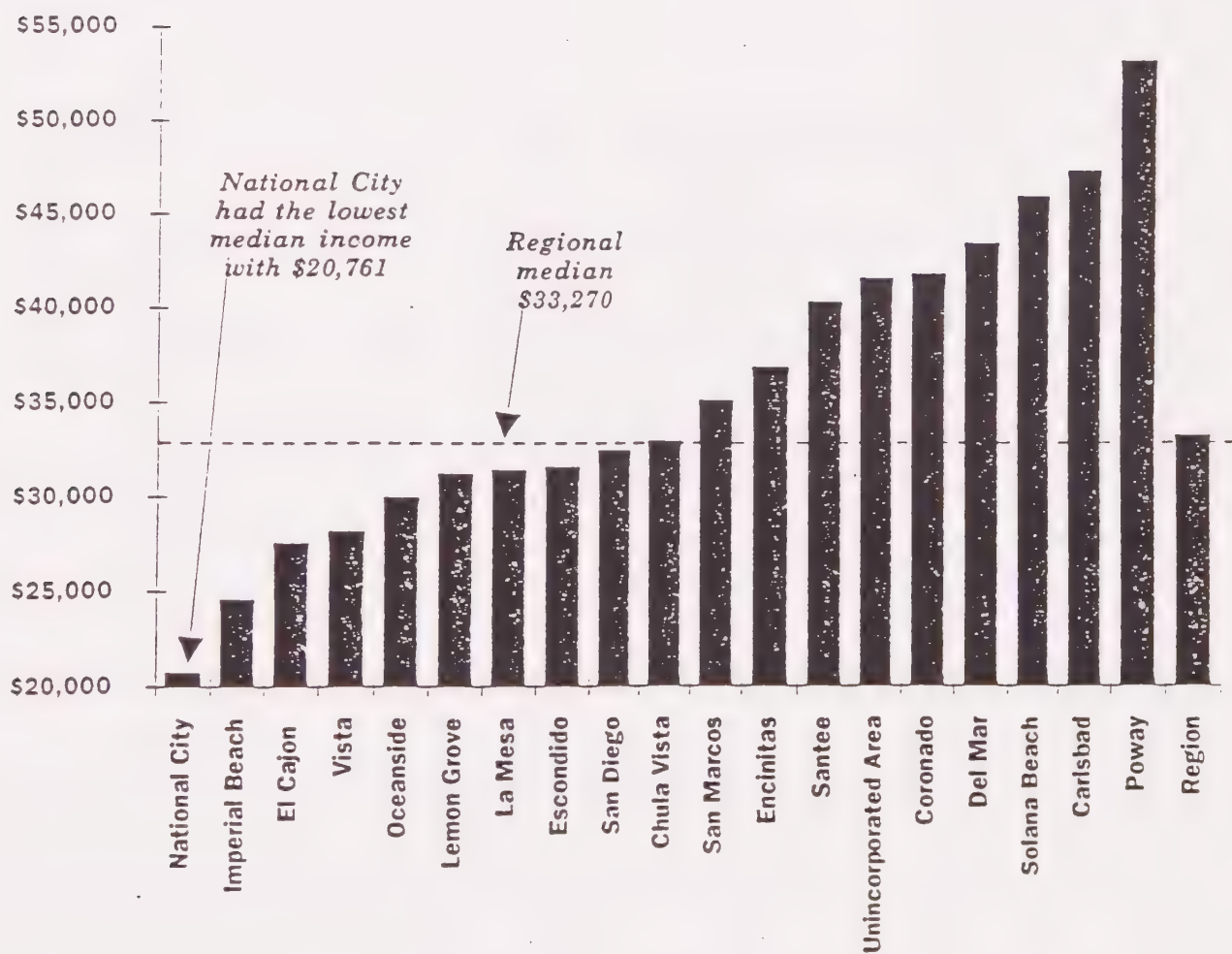
INCOME OF RESIDENTS



NATIONAL CITY HOUSING ELEMENT

Figure 6

MEDIAN INCOMES RANKED BY JURISDICTION



NATIONAL CITY HOUSING ELEMENT

Table 8

INCOME AND POVERTY*

Jurisdiction	Median Household Income	Difference from Median	Percent <\$14,999	Percent >\$14,999
Carlsbad	\$47,349	\$14,079	8.4%	91.6%
Chula Vista	\$32,987	(\$283)	15.8%	84.2%
Coronado	\$41,826	\$8,556	7.7%	92.3%
Del Mar	\$43,454	\$10,184	14.1%	85.9%
El Cajon	\$27,562	(\$5,708)	23.1%	76.9%
Encinitas	\$36,853	\$3,583	14.1%	85.9%
Escondido	\$31,633	(\$1,637)	17.1%	82.9%
Imperial Beach	\$24,593	(\$8,677)	22.9%	77.1%
La Mesa	\$31,467	(\$1,803)	18.1%	81.9%
Lemon Grove	\$31,262	(\$2,008)	14.6%	85.4%
National City	\$20,761	(\$12,509)	33.1%	66.9%
Oceanside	\$30,016	(\$3,254)	18.1%	81.9%
Poway	\$53,266	\$19,996	12.7%	87.3%
San Diego	\$32,493	(\$777)	18.5%	81.5%
San Marcos	\$35,128	\$1,858	10.6%	89.4%
Santee	\$40,334	\$7,064	6.2%	93.8%
Solana Beach	\$45,978	\$12,708	11.4%	88.6%
Vista	\$28,183	(\$5,087)	21.0%	79.0%
Unincorporated Area	\$41,605	\$8,335	11.1%	88.9%
Region	\$33,270	N/A	16.6%	83.4%

Source: SANDAG, INFO, May-June 1991

* Poverty in this context is defined as those earning less than 50% of the median income for a one person household which was defined by HUD as \$14,450 in April, 1991.

NATIONAL CITY HOUSING ELEMENT

Table 9

PROJECTIONS OF RENTER POPULATION BY RACE AND FAMILY SIZE

INCOME AND SIZE OF HOUSEHOLD	TOTAL	WHITE	HISPANIC*	BLACK	INDIAN OR ESKIMO	ASIAN OR PACIFIC ISLANDER	TOTAL
TOTAL POPULATION	54,249	14,080	26,914	4,265	258	8,732	26.0%
PROPORTION LOW INCOME	9.9%	2.3%	4.8%	1.0%	0.0%	1.8%	
VERY LOW INCOME	3,718	858	1,789	380	18	673	1.6%
1-2 MEMBER HOUSEHOLD	457	105	220	47	2	83	0.2%
2-4 MEMBER HOUSEHOLD	2,736	633	1,316	279	13	495	1.2%
5+ MEMBER HOUSEHOLD	525	120	253	54	3	95	0.2%
OTHER LOW INCOME	1,679	388	807	171	9	304	0.7%
1-2 MEMBER HOUSEHOLD	167	39	80	17	1	30	0.1%
2-4 MEMBER HOUSEHOLD	1,135	262	546	116	6	205	0.5%
5+ MEMBER HOUSEHOLD	377	88	181	38	2	68	0.2%
TOTAL LOW INCOME	5,397	1,246	2,596	551	127	977	2.3%
1-2 MEMBER HOUSEHOLD	624	144	300	64	3	113	0.3%
2-4 MEMBER HOUSEHOLD	3,871	895	1,862	395	19	700	1.6%
5+ MEMBER HOUSEHOLD	902	208	434	92	5	163	0.4%

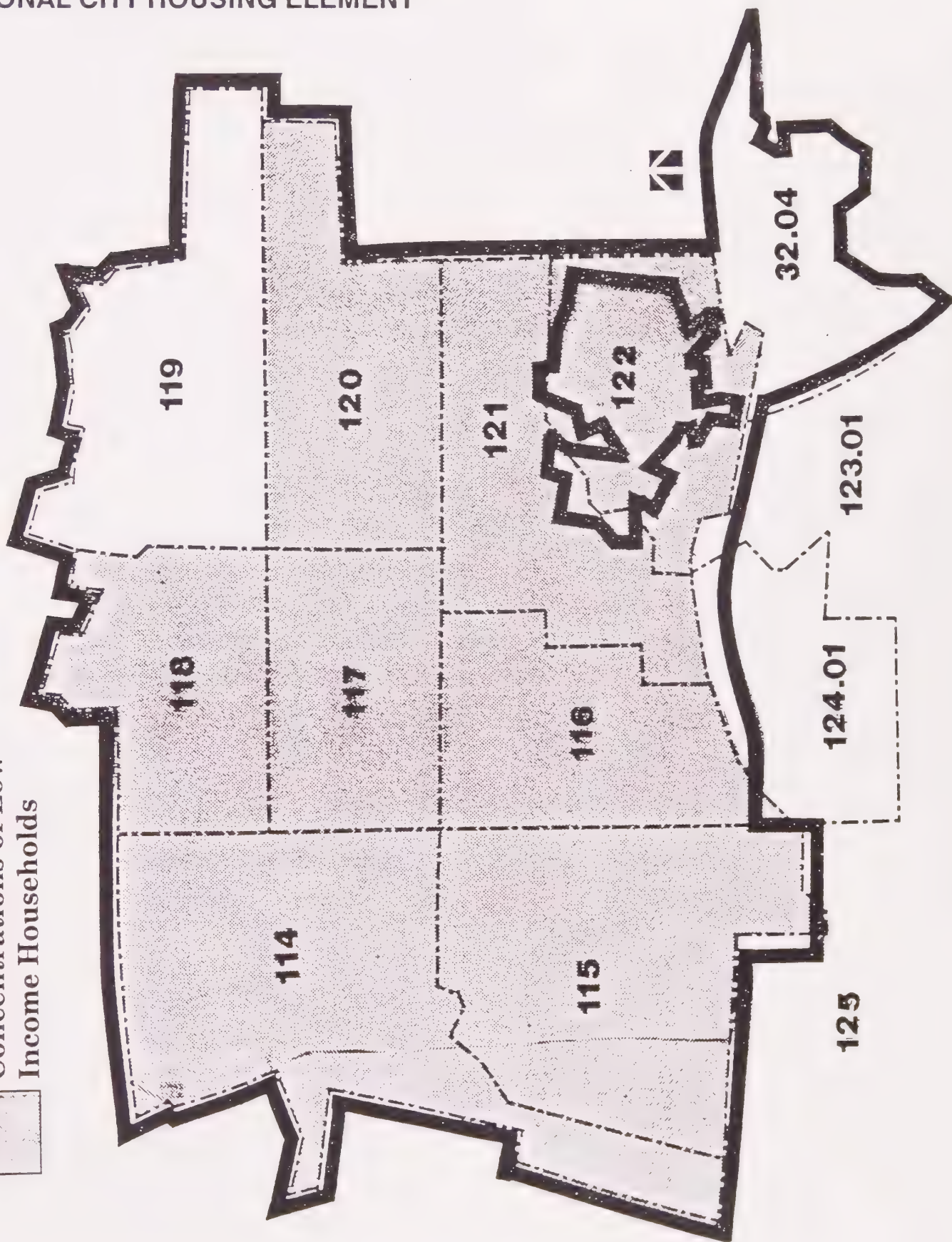
Source: Comprehensive Housing Affordability Strategy for National City

*Includes persons of all racial identities who are of Hispanic ethnic origins

NATIONAL CITY HOUSING ELEMENT

Map 3

Concentrations of Low
Income Households



Using these definitions, and based on regional percentages (1987 American Housing Survey), SANDAG has estimated that there are approximately 3,122 low income renter households experiencing a cost burden and 1,509 low income renter households experiencing a severe cost burden.

SPECIAL NEEDS POPULATION

Many persons with special needs, such as frail elderly, homeless, physically and mentally disabled, and military, reside in group quarters. Group quarters residents are defined as all persons not living in housing units, and are classified in one of the following categories: (1) Institutionalized, including those in correctional facilities, nursing homes, psychiatric hospitals, facilities for the chronically and mentally ill, juvenile institutions, and detention centers or (2) Other non-institutionalized, including military quarters, convents, rooming houses, halfway houses, and homeless in shelters or on the street. In National City 6,648 persons reside in group quarters. The 1990 census data that are now available have limited demographic data available for residents of group quarters. Table 10 contains that information.

1. Handicapped -

The number of handicapped persons living in National City is not known, but the Department of Health and Human Services estimates that ten percent of the general population in the San Diego region is handicapped. Applying this standard to National City's population of 54,249

NATIONAL CITY HOUSING ELEMENT

Table 10

ESTIMATED POPULATION IN GROUP QUARTERS

Jurisdiction	INSTITUTIONALIZED PERSONS		NON-INSTITUTIONALIZED			TOTAL
	Correctional Facilities	Nursing Homes	Homeless	Military	Other	
Chula Vista	769	507	14	0	250	1,746
Coronado	0	145	0	9,461	246	9,861
Imperial Beach	0	20	7		610	637
La Mesa	0	1,125	0	0	64	1,244
Lemon Grove	0	634	0	0	40	674
National City	99	654	10	5,813	7	6,648
City of San Diego	2,606	3,332	4,947	24,661	12,145	48,867
South Suburban	4,798	626	76	0	1,074	6,787
Central	2,482	2,731	3,645	37,801	6,725	54,014
Total County	10,160	11,673	9,692	57,153	17,754	108,365

Source: 1990 Census of Population and Housing, Summary Tape File 1, Complete Tables, San Diego Association of Governments.

would result in an estimate of 5,425 National City residents with disabilities.

The special needs of this segment of the population must be given consideration in the City's housing strategy. Broad categories of handicap are:

Persons with physical disabilities.

SANDAG estimates that persons with physical disabilities make up seven percent of the total households in the region. This means 1,034 households in the City. This segment of the population is increasing due to lower death rates and higher longevity rates resulting from advances in the field of medicine.

Persons with mental illness.

Based on the California Department of Mental Health standard that one to two percent of persons in the general population suffer a serious mental illness, there are an estimated 782 adults who suffer from serious and persistent mental illness in the City. (According to the 1990 Census, the City's adult population is 39,094).

Persons with a developmental disability.

The number of developmentally disabled persons in the City is not known, but the State Department of Development Services reports that there are 25,450 developmentally disabled adults in San Diego County. Since National City comprises about 2% of the total population of the region, then approximately 550 residents are developmentally disabled. The San Diego

County Regional Center (SDCRC) prepares a Resource Development Plan annually. SDCRC's philosophy is that all developmentally-disabled adults who are unable to live on their own should reside in group homes with six or less persons. Based on the SDCRC philosophy, in the past year there were an estimated 49 developmentally-disabled persons whose housing needs were left unmet for six months according to the *National City CHAS*.

2. Elderly

Many elderly households have special housing needs: smaller units, accessible without climbing stairs, in safe locations in proximity to services, churches or other activity centers. Single elderly living on their own often need housing assistance.

In 1990, approximately 9.4% of the population were over 64 years of age compared to 8.0% in 1980. There are approximately 624 low income elderly renter households. Based on regional percentages, 48% of low-income elderly renter households are estimated to pay more than 50% of their income for housing. Their health and social needs are significantly impacted when so much of their limited income must be used for housing. However, although their need is great, the City has proportionately fewer elderly, ranking seventeenth in the region for percent of population over 64 years of age.

NATIONAL CITY HOUSING ELEMENT

Table 11

PERCENT OF ELDERLY HOUSEHOLDS		
YEAR	ELDERLY 65 +	% TOTAL PERSONS
1980	3,902	8.0%
1990	5,076	9.4%

3. Large Families

Large households that contain five or more persons generate a need for units with three bedrooms or more. Generally, larger units are more expensive, and in scarce supply. In National City, the 1990 Census shows that 3,201 family households had five or more persons accounting for 21.6% of the total households. An additional 38 non-family households had five or more persons, for a total of 21.9% large households. The growth in this sector has been rather significant compared to 16.8% in 1980. *Tables 12 and 13* contain an array of information about the population living in households.

The average household size has increased significantly in the region as a whole, particularly among renters. The average household size among renters in the region has increased from 2.37 to 2.64. In National City the average renter household has 3.19 persons up from 2.95 in 1980, one of the highest in the region. The average persons per unit in National

Table 12

CITY OF NATIONAL CITY: PERSONS PER UNIT

Persons Per Unit	1990 TOTAL Families	% of Total Families	TOTAL Non-Family Households	% of Total Non-families	Total Households	1990 % of Total Households	1980 % of Total Households	Change From 1980-90
1	0	0.0%	2649	78.70%	2649	17.9%	21.2%	-3.3%
2	3016	26.4%	516	15.33%	3532	23.9%	28.1%	-4.2%
3	2689	23.6%	110	3.27%	2799	18.9%	19.5%	-0.6%
4	2501	21.9%	53	1.57%	2554	17.3%	14.8%	2.5%
5	1608	14.1%	23	0.68%	1631	11.0%	7.7%	3.3%
6	787	6.9%	8	0.24%	795	5.4%	4.7%	0.7%
7 +	806	7.1%	7	0.21%	813	5.5%	4.0%	1.5%
TOTAL	11407	100.0%	3366	100.00%	14773	100.0%	100.00%	N/A

City has increased over the last decade, from 2.23 persons in 1980 to 3.22 persons per unit in 1990.

Factors that can contribute to the large household size are large families, concentrations of ethnic groups with larger families, economics that force sharing of units by two families or several unrelated persons. A combination of these factors are probable. The City has the second highest proportion of children under 15 years of age in the region. It is anticipated that the need for assistance among large families will continue to grow.

4. Single Parent/Female Headed Households

In the region, 10.8% of the households are headed by women with no husband present. About two thirds have children in the household. In National City the Census shows that there were 2,907 households (19.7 percent) headed by females with no husband present. More than three fourths of families with female householders have children. *Table 13* on the next page contains 1990 Census data on householders.

Income data from the 1990 Census were not available as this element was in preparation. Data from 1980 Census indicates that about 44% of the female householders had an annual income below poverty level. In addition, more than 90% of the female headed households with below poverty-level incomes had children under the age of 17. The disparity of incomes places these households at a severe disadvantage in the private rental housing market. The household economics are likely to result in rental

of smaller, less expensive units resulting in overcrowding and/or overpayment.

NATIONAL CITY HOUSING ELEMENT

Table 13

HOUSEHOLDER TYPES

	<u># OF HOUSEHOLDS</u>	<u>% TOTAL HOUSEHOLDS</u>
1 PERSON	2,649	17.9%
Male householder	1,119	7.6%
Female householder*	1,530	10.4%
2+ PERSONS		
Married /Family	7,614	51.5
Other Family	3,902	26.4%
Male (no wife) with children	507	3.4%
Male (no wife) without related children	379	2.6%
Female (no husband) with children	2156	14.6%
Female (no husband) without related children	751	5.1%
Non-family Households**	717	4.9%
Male householder	476	3.2%
Female householder	241	1.6%

*The term "householder" as used here is interchangeable with the term "head of household"

**Non-family households are those composed of two or more unrelated persons living in one dwelling unit

Female headed households appear to be in need of both rental housing and housing assistance. Proximity to schools, availability of transit and affordable day care are priority needs of these households.

Families headed by single mothers are more likely to be discriminated against in the housing market,

although the Housing Act of 1988 expanded protections to include families with children and bolstered enforcement for all classes. Nevertheless, such discrimination has occurred in recent years in National City as evidenced by court actions initiated by fair housing groups supported by the City.

The needs of very low income families headed by single mothers are particularly acute. Their overriding housing need is for improved affordability. The families can also benefit from access to employment training and opportunities, child care and educational programs and other measures aimed at empowering the family to achieve self sufficiency.

5. Homeless

The 1990 Census showed a total count of ten homeless persons in the City. Those persons were all found in street locations since there are no shelters in the City. The Census Bureau and local agencies have estimated that the homeless were undercounted by as much as 50% at the time of the Census. Through inspection and police department assistance both undertaken in July 1991, approximately 30 homeless persons were identified during the course of this study. Accurate data on homeless persons is difficult to obtain because the homeless do not wish to be found. Seasonal variation, migrations from Mexico and Latin America, and the weather are major factors influencing the number of homeless. Officers interviewed indicated that people will sometimes become stranded in National City because they lack money to reach shelters or social services in San

Diego. In these instances, the Police Department may provide transportation to necessary facilities.

If temporary shelter is required, persons are referred to the nearest shelter in San Diego, which is St. Vincent De Paul. This facility has 165 beds for men and 145 beds for women and children. From November to March, an additional 265 cots are available to implement the Inclement Weather Program. St. Vincent's does not maintain a record of the former address of clients. There are no shelters available within the City. Regional shelters are available during inclement weather.

6. Military

According to SANDAG, the military populations influence on the demand for housing takes two forms: 1) the existing military households trying to find housing; and 2) the former (either retirement or non-retirement separation) military households trying to find housing. According to the latest military statistics, approximately 40,000 military families that are eligible for housing and only 6,439 government owned family housing units are available. The major concentrations of military population center around Camp Pendleton, Miramar Naval Air Station, and other Navy stations in the central and Southbay areas of the cities of San Diego, National City, Coronado, Chula Vista, and Imperial Beach.

National City is in the Central subregion which contains the highest concentrations of military installations in the region. The statistical effects of this heavy concentration of military personnel has been noted. Apparently, a fairly large proportion of

the personnel living in the City are young men living without families. Over ten percent of the population is comprised of military personnel living on ships who are recorded as living in group quarters.

7. Other Groups:

First time homebuyers

The demographic data are not available to confirm the existence of a significant sized group of first time homebuyers. However, certain factors would indicate a strong likelihood. The relative youth of the population, proportion of family households, the median incomes, and relative affordability of the existing housing stock.

Persons with HIV/Aids

Persons with the HIV infection often have inadequate monetary resources to maintain housing and pay for other necessities. The disease may run its course before the victims can obtain housing assistance through normal channels. HUD has several programs for special assistance to reach HIV victims and other special needs groups. There is no certain method to calculate the number of persons with the HIV infection who are residing in National City. However, extrapolations from the State and local data would translate to 28 persons. No data are available to identify the proportion of this group in need of housing.

Student housing

The availability of affordable housing is affected by the demand for student housing.

San Diego State University has an enrollment of over 35,000 but provides housing for less than 10%. University of California at San Diego provides housing for about 25% of its students. University of San Diego has sufficient housing to shelter about 40% of its enrollment. The same market forces as those influencing the lower income renter population make it difficult for the student to find affordable housing. While National University is the only sizeable institution in National City, students from nearby areas may produce temporary housing needs. SANDAG estimated 2,428 college and university students resided in National City in 1989.

Farmworkers

The number of farmworkers in San Diego County has not been accurately measured to date. Seasonal fluctuation, documentation status of foreign nationals, and lack of fixed residence are cited as difficulties in achieving accurate counts. In 1990 no National City residents were employed in agriculture, or related industries.¹

EMPLOYMENT CHARACTERISTICS

National City industries hosted 33,773 workers in 1990 according to SANDAG. Government, primarily the military, was far the largest employer with 12,873 (38.1%) employees. This was followed by a strong retail trade sector with 7,669 (22.7%), and services

¹ SANDAG, 1991.

with 6,776 (20.1%). None of the other sectors, (finance, manufacturing, wholesalers, utilities or construction), had more than 5.2% of employment. Further information on retail trade are depicted in *Table 14*, which shows the leading industry to be related to automobile dealers and suppliers, followed distantly by general merchandisers.

Employment characteristics are important to housing market analysis because employment is directly related to income and ability to afford housing. Given the size of its work force, it is evident that National City is the job destination of many non residents. Likewise, the City is home to commuters who work in other jurisdictions. National City provides affordable housing for minimum wage earners working in retail and tourist trades in adjacent jurisdictions that may not have sufficient affordable rental housing. The jobs/housing balance in National City is affected by its ideal location for use of public transit.

As might be anticipated, the presence of a large military establishment creates a strong demand for affordable, rental housing. Military defense spending also contributes importantly to the economy of the City. In 1989, National City was the locale of contract awards from the military for over \$2,960,000. This represents a 28.6% reduction from the prior year. Cutbacks in defense spending may be responsible for National City showing an average higher than the region's unemployment rate for the same period.

NATIONAL CITY HOUSING ELEMENT

Table 14

RETAIL SALES AND NUMBER OF RETAIL OUTLETS*

(Dollars of sales in thousands)

TYPE OF BUSINESS	SALES	OUTLETS
ALL RETAIL OUTLETS	\$836,406	1,252
Auto dealerships & supplies	\$312,455	85
Gen'l Merchandise	\$151,973	54
Bldg. materials	\$99,163	23
Eating and drinking estabs.	\$56,156	183
Apparel	\$53,188	288
Other retail stores	\$51,435	454
Food stores	\$38,789	63
Gasoline stations	\$36,378	22
Home furnishings & appliance	\$22,113	64
Drug stores	\$12,231	6
Packaged liquor	\$2,525	10
All Other Outlets	\$104,060	926
TOTAL	\$940,466	2,178

*Source: Prepared by San Diego Chamber of Commerce,
September 1990

HOUSEHOLD AND STRUCTURAL CHARACTERISTICS

The City of National City is a source of affordable housing in a regional market often cited as one of the least affordable in the nation. The local housing supply has generally expanded to meet the population needs but population growth has slightly outstripped production of new housing. The housing stock is diverse. Although there are many single-family residences, apartment complexes are common in many neighborhoods. *Table 15* describes the housing stock and its market status.

Household Composition - A preponderance, 79.6% of area residents reside in family type households. Family households are those in which the householder is related to one or more other people living there. In a non-family household, the householder lives alone or with non-relatives only. About 8.2% of the households are of the non-family type. An additional 12.3% reside in group quarters which includes institutional and non institutional settings. The status of the householder, particularly single parents was discussed earlier and depicted on *Tables 12 and 13* above.

Over the last decade, the average household size among renters has increased from 2.37 to 2.64 persons in the region. The increase in household size among renters is a regional trend, but is even more pronounced in the City than the region. The increase is attributable to a variety of factors: a younger, more fecund population; cultural proclivity to larger family sizes; and SANDAG postulates that a significant

NATIONAL CITY HOUSING ELEMENT

Table 15

HOUSING STOCK INVENTORY AND MARKET CONDITIONS

CATEGORY	TOTAL
Total year-round units	15,243
Occupied units	14,773
Renter occupied units	9,534
Units needing rehab	2,477
Not rehabbable	113
Owner Occupied units	5,239
Units needing rehab	789
Not rehabbable	36
Vacant units	470
For rent	278
Units needing rehab	73
Not rehabbable	2
For sale	47
Units needing rehab	8
Not rehabbable	0

Source: National City Comprehensive Housing Affordability Strategy,
Table 2C updated with 1990 Census and 1988 Housing
Assistance Plan (HAP) prepared by the City of National City
Community Development Commission.

factor in the household growth is the doubling up of households to meet housing costs that have risen faster than incomes.

Structure Types - Of the total 1990 population, 88% of the population lives in traditional housing. 12% or 6,648 persons live in group quarters. Of these, 818 persons live in institutional quarters and 5,830 live in non-institutional quarters, mostly in military settings. The primary type of housing structures are as follows: 43.1% of all occupied units are detached single family homes, and 54.1% are attached dwellings, and 2.8% are mobile homes. *Table 16* shows the structural composition of the City's housing.

Tenure of Occupancy - In National City the rate of homeownership to rental tenure is 37.8% ownership and 62.2% renter compared to 53.% ownership and 46.2% renter status in the region as a whole. The rate of ownership has dropped slightly since 1980, when 36.7% of National City residents rented their housing. *Table 17* shows ownership and rental occupancy patterns. *Tables 18 and 19 and Figures 8 and 9* show the 1990 Census information for housing values and rental rates.

Condition of the housing stock - *Table 15* "Housing Stock Inventory and Market Conditions," also provides data for the City of National City on the total number of year-round housing units by occupancy status and housing condition. Rehabilitation figures were arrived at based on the City's 1988 Housing Assistance Plan submitted to HUD.

NATIONAL CITY HOUSING ELEMENT

Table 16

NATIONAL CITY: UNITS IN OCCUPIED STRUCTURES

UNIT TYPE	OWNER OCCUPIED	PERCENT	RENTER OCCUPIED	PERCENT	TOTAL OCCUPIED	TOTAL PERCENT
1, DETACHED	4,266	66.5%	2,153	33.5%	6,419	43.5%
1, ATTACHED	321	30.6%	729	69.4%	1,050	7.1%
2	51	8.0%	588	92.0%	639	4.3%
3 AND 4	64	6.3%	948	93.7%	1,012	6.9%
5+	121	2.4%	4,918	97.6%	5,039	34.1%
MOBILE HOMES	357	87.7%	50	12.3%	407	2.8%
OTHER	59	28.5%	148	71.5%	207	1.4%
TOTAL	5,239	35.5%	9,534	64.5%	14,773	100.0%

Source: 1990 Census

According to the 1990 Census there were a total of 15,243 dwelling units, of which 97% were occupied and 3% were vacant. Of the 14,773 occupied units, 9,534, or 65% were renter occupied. The remainder, 5,239, or 35% were owner occupied units. Of the 470 vacant units, 278 were available for rent and 47 were available for sale, the remainder were vacant for other reasons.

Of the total housing stock which is either occupied or available for rent or sale, 3,347 units are "needing rehab" and 151 units are "not rehabbable". The City uses HUD's Section 8 Housing Quality Standards as the basis for determining qualification for needing rehab and not rehabbable.

A more exacting analysis is usually done by a survey of structural condition. For example, units may be classified into one of three major categories:

- o **Sound** - only slight defects or none at all.

- o **Deteriorating** - no more than two intermediate or a single major defect but still providing safe and adequate shelter.

- o **Dilapidated** - several intermediate defects or a critical defect plus extensive evidence of neglect or serious damage.

Housing units which are classified as deteriorating generally are considered amenable to some degree of rehabilitation. Dilapidated housing, on the other hand, is in such a state of disrepair that rehabilitation is no longer economically feasible and the unit should either be removed or replaced.

NATIONAL CITY HOUSING ELEMENT

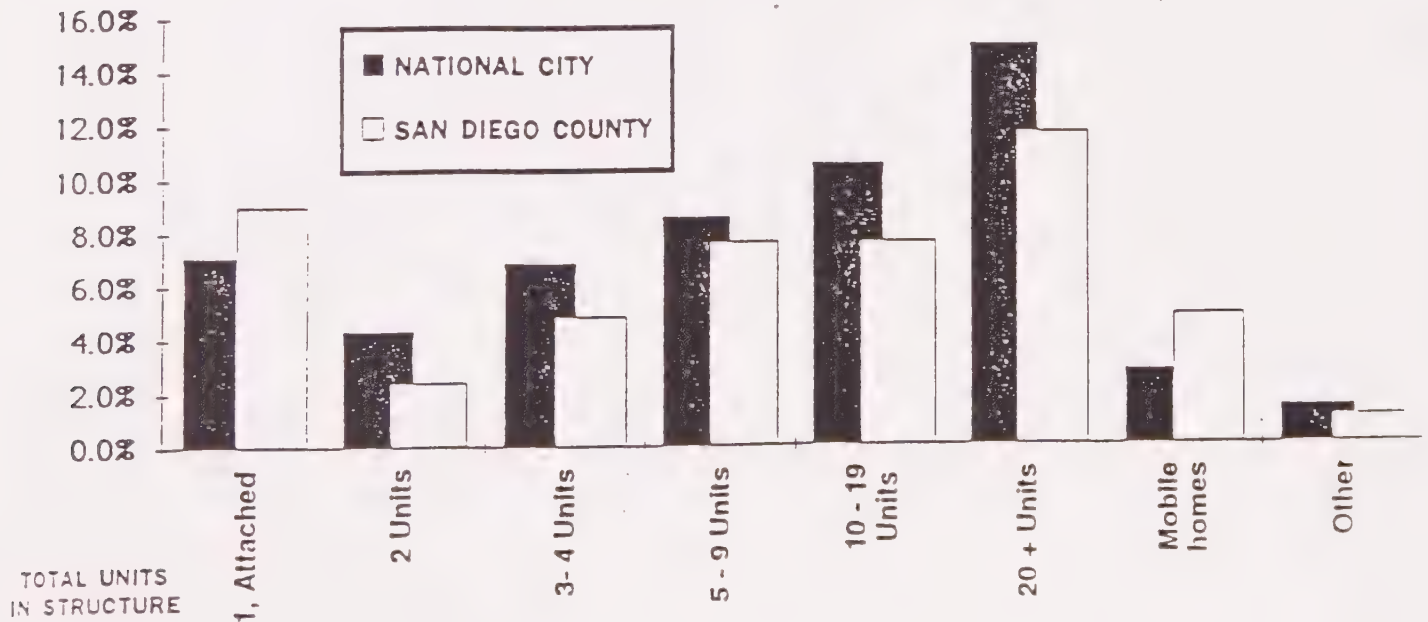
Table 17

OWNER OCCUPIED HOUSING					RENTAL HOUSING				TOTALS	
	National City		Region		National City		Region		City	Region
1, Detached	4,266	66.5%	360,711	79.9%	2,153	33.5%	90,469	20.1%	6,419	451,180
1, Attached	321	30.6%	46,118	58.2%	729	69.4%	33,168	41.8%	1,050	79,286
2	51	8.0%	2,821	13.1%	588	92.0%	18,738	86.9%	639	21,559
3 AND 4	64	6.3%	6,085	14.2%	948	93.7%	36,636	85.8%	1,012	42,721
5 to 9	71	5.6%	7,404	11.0%	1,197	94.4%	59,663	89.0%	1,268	67,067
10 to 19	27	1.7%	4,971	7.4%	1,531	98.3%	61,953	92.6%	1,558	66,924
20 +	23	1.0%	4,473	4.3%	2,190	99.0%	98,691	95.7%	2,213	103,164
Mobile homes	357	87.7%	37,388	87.4%	50	12.3%	5,392	12.6%	407	42,780
Other	59	28.5%	3,869	41.8%	148	71.5%	5,114	56.9%	207	8,983
TOTAL UNITS	5,239	35.5%	473,840	53.6%	9,534	64.5%	409,824	46.4%	14,773	883,664

Source: 1990 Census

Figure 7
PERCENT OF
ALL OCCUPIED
UNITS

RANGE OF STRUCTURE TYPES (Excludes Single Family Detached Units)



Conventional definitions of suitable or habitable housing change over time. A single family residence with 800 square feet of living space was considered ample 40 years ago. Today, however, the same dwelling falls short of the desirable minimum floor area. If the older dwelling has been well maintained, it continues to provide suitable housing today. In short, neither the age of a housing unit nor its inability to meet all aspects of current local building regulations necessarily make that dwelling unsound or uninhabitable.

One indicator of the potential housing rehabilitation requirements in National City is the age of housing. This information was collected by the 1980 U.S. Census of Population and Housing. At that time, 25.4% of all housing in National City was built prior to 1950. Since 30 years is often taken as a relatively problem free lifespan of mass-produced housing, then a majority of these 3,800 housing units may be in need of mechanical, electrical, or structural repairs if such needs are not already apparent.

The last comprehensive field survey of housing conditions in central area National City was completed in 1978 by the Community Development Commission(CDC). Findings from that survey, as updated per housing improvement activity over the last decade years, provides the basis for the HAP based summary data on the condition of the housing stock.

Maintaining the condition of the existing housing stock is constrained primarily by three factors: 1) the inevitable effects of aging; 2) the financial ability of

occupants to pay for continuing maintenance and/or rehabilitation; and 3) the market barriers generated by having the majority of housing in rental occupancy. The impediments presented by these constraints are discussed in the following paragraphs as well as resources, or ways, to mitigate the adverse consequences imposed by the barriers to maintaining the quality of existing housing.

Vacancies - Demand for all housing units, as measured by vacancy rates, varies by community. According to the Department of Finance (DOF), the vacancy rate (January 1, 1991) for the City was 3.3%, thus indicating a tight rental market.

The 1990 Census presents the following information about the status of vacant housing in the city:

Vacancy Status

For rent	278
For sale only	47
Rented or sold, not occupied	46
Seasonal, recreational or occasional use	16
Migrant workers	0
Other vacant*	83
Total	470

**Other vacant may include units temporarily occupied by persons who have a usual residence elsewhere, or residences which have been constructed but not yet offered for sale or rent.*

Affordability

Significant market and inventory conditions.

According to Dataquick, the median resale housing price for a single family detached house in the San Diego region in June, 1991 was \$183,000. The median resale price for a single family detached house for the City of National City was \$124,500 for the same month. The California Association of Realtors estimates that only 21% of all households in the San Diego region could afford to buy the median priced home in 1990.

Four indicators of "housing cost affordability" which are useful for comparison purposes include: 1) median home values; 2) median home owner costs; 3) median contract rental costs; and 4) median total rental costs. The list below summarizes 1990 Census data on these four indicators by the low and high points in this range.

NATIONAL CITY HOUSING ELEMENT

Table 18

1990 Housing Value Indicators			
Indicator	Midpoint Lower Quarter	Midpoint Upper Quarter	Median
Median Home Values	\$90,293	\$141,878	\$114,000
Median Contract Rents	\$346	\$539	\$441

Source: 1990 Census

In 1990, the housing supply of National City manifested the least costs of any community throughout San Diego County. The median values cited in the foregoing list are those experienced in National City as of the 1990 census. Generally, the median home values and owner costs in National City are 30% below the average of San Diego County. (See *Table 19 and Figure 8* for information on values of owner occupied housing.)The rental costs are about 18% below the average for the entire County. Statistically, the cost of housing in National City is very affordable compared to other cities in San Diego County and the countywide averages. See *Table 20 and Figure 9* for contract rent information.

With respect to conserving the existing supply of affordable housing, the interplay of housing demand and supply jointly produce the rate of price/cost increases. Even though there may be future gains in housing prices and costs, it is likely that in the short run the position of National City relative to other cities will remain unchanged. The existing stock will continue to offer housing with affordable costs. In addition, the City has under implementation several programs which serve to reduce housing costs for income-eligible families.

Table 21 gives a regional look at the current state of new apartment construction in the San Diego region.

Overpayment The 1990 Census data on income and housing payments as a percentage of income are not yet available. However, SANDAG's 1990 Regional Housing Needs Statement provides information on affordability for owners and renters in National City

Table 19
NATIONAL CITY HOUSING ELEMENT

HOUSING VALUE - 1990

SPECIFIED OWNER OCCUPIED UNITS

VALUE OF UNITS

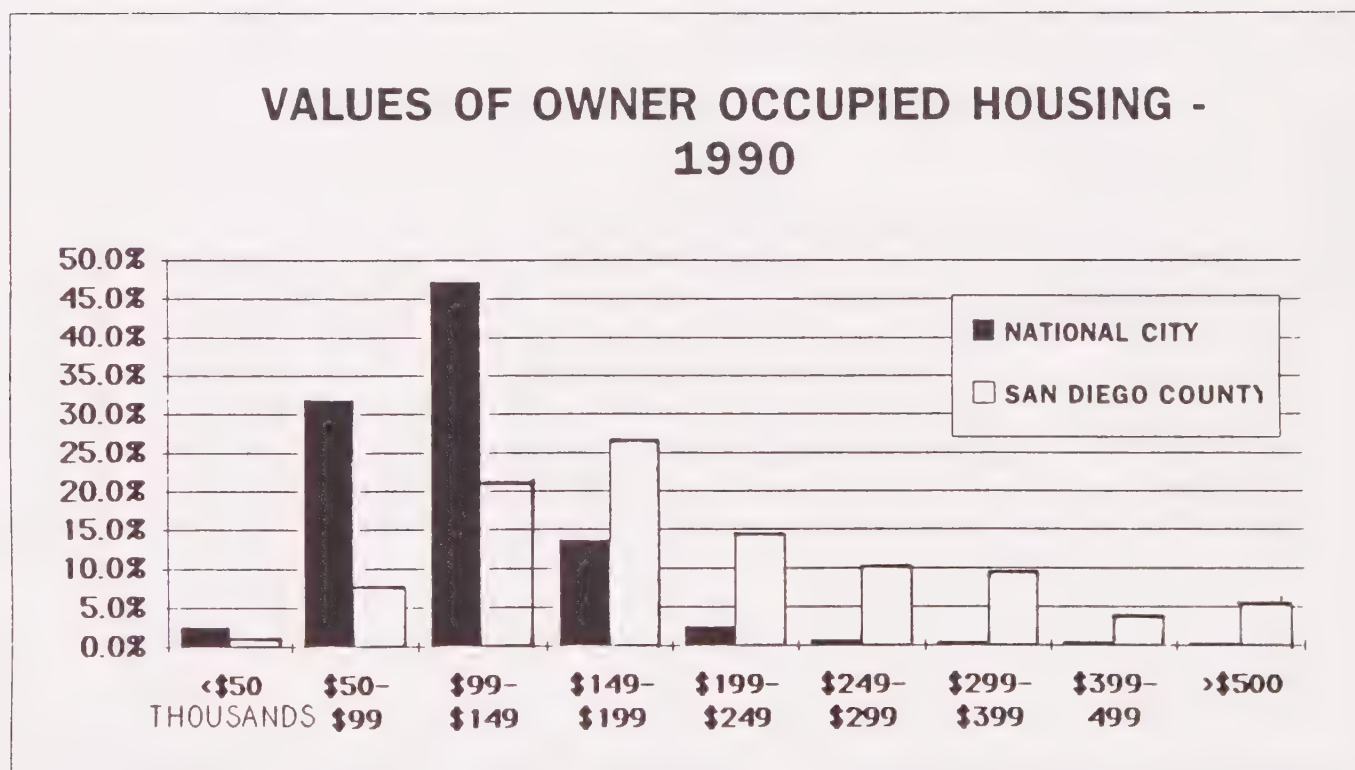
	UP TO <\$50,000	\$50,000 \$99,999	\$100,000 \$149,999	\$150,000 \$199,999	\$200,000 \$249,999	\$250,000 \$299,999	\$300,000 \$399,999	\$400,000 \$499,999	\$500,000 OR MORE	TOTAL
REGION										
NUMBER	3,883	29,596	81,477	101,581	55,225	39,006	36,630	15,054	20,528	382,480
PERCENT	1.0%	7.7%	21.3%	26.6%	14.4%	10.2%	9.6%	3.9%	5.4%	100.0%
NATIONAL CITY										
NUMBER	115	1,393	2,060	599	110	31	22	20	11	4,361
PERCENT	2.6%	31.9%	47.2%	13.7%	2.5%	0.7%	0.5%	0.5%	0.3%	100.0%

Source: 1990 Census

Includes 4361 of 5239 units occupied by owners

NATIONAL CITY HOUSING ELEMENT

Figure 8



NATIONAL CITY HOUSING ELEMENT

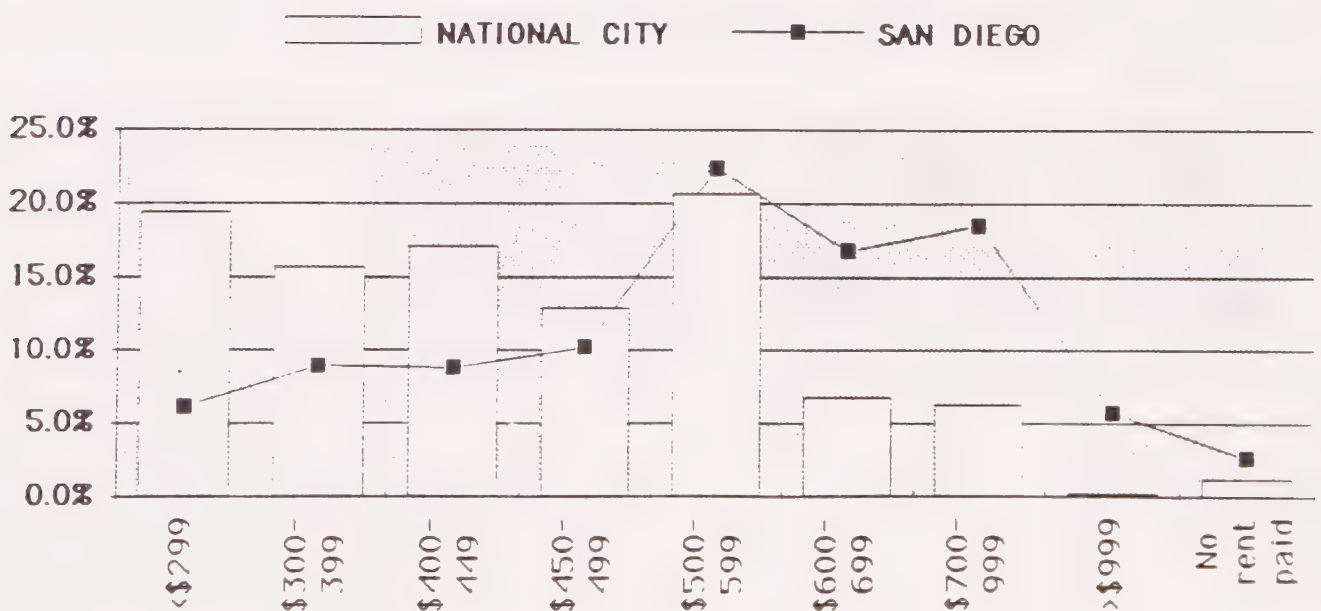
Table 20

1990 Contract Rents Comparisons

CONTRACT RENT	NATIONAL CITY % OF RENTERS	REGION % OF RENTERS
<\$299	19.4%	6.1%
\$300-399	15.7%	8.9%
\$400-449	17.1%	8.8%
\$450-499	12.9%	10.2%
\$500-599	20.6%	22.4%
\$600-699	6.7%	16.8%
\$700-999	6.2%	18.5%
>\$999	0.2%	5.7%
No rent paid	1.2%	2.6%
	100.0%	100.0%
Median	\$441	\$564

Figure 9

1990 CONTRACT RENT



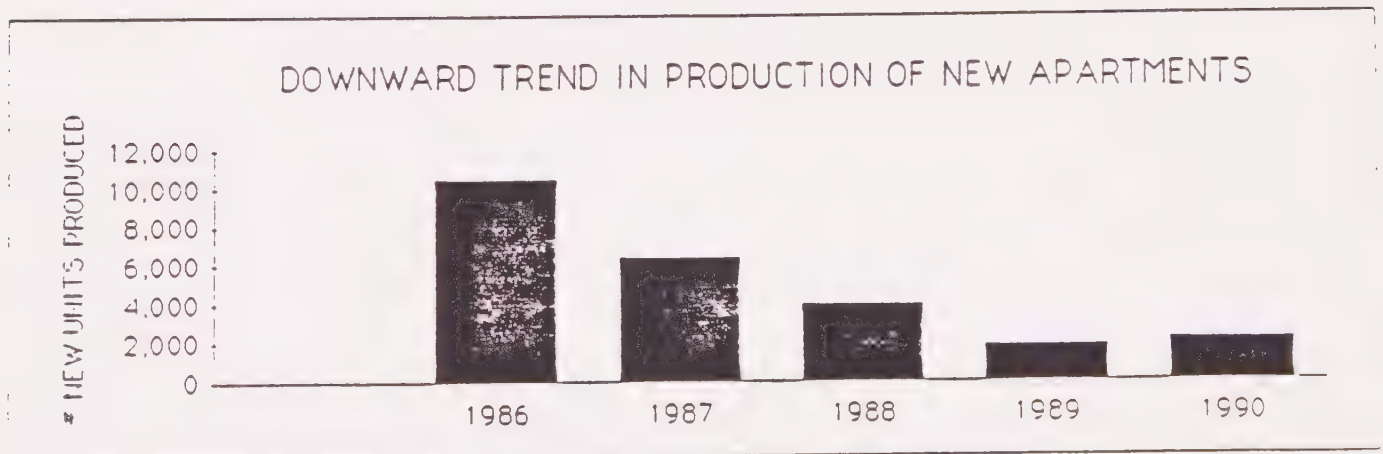
NATIONAL CITY HOUSING ELEMENT

Table 21

DOWNWARD TREND IN PRODUCTION OF NEW APARTMENTS IN SAN DIEGO COUNTY

YEAR	1986	1987	1988	1989	1990
Value of apartment building permits	\$422 million	\$262 million	\$218 million	\$130 million	\$132 million
Number of new apartment units	10,441	6,375	3,939	1,834	2,155

John Burnham & Company



based on the 1980 Census. On page 88 of the Regional Housing Needs Statement is a table showing "Housing Costs as Percent of Income by Jurisdiction". The table shows that 4,669 renters and 580 owners were overpaying (defined as paying more than 25% of income for housing costs).

According to the 1980 Census, 73.5% of the owner households paid less than 24% of their income for housing. 4.4% paid from 25-29%, while 21.6 paid more than 30% of their income for housing.

The National City CHAS estimates the renter affordability gap, as defined by those low income renter households experiencing a cost burden exceeding 30% of their income. SANDAG projected the current number experiencing a cost burden greater than 30% is 3,122, of which 1,509 households pay more than 50% of their income for rent.

This would tend to indicate that housing assistance needs of renters are the most severe. Accordingly, most of the current and planned available subsidies are for very low income renters via the Section 8 Rental Assistance Payments Program. The City also intends to assist renters to become homeowners.

Overcrowding

The U. S. Department of Housing and Urban Development (HUD) defines overcrowded as a housing unit containing more than one person per room. Using this definition, the 1990 Census shows 3,358 (35%) of the City's renter households live in overcrowded conditions. (See *Table 22.*)

NATIONAL CITY HOUSING ELEMENT

Table 22

RENTAL HOUSING OCCUPANCY

JURISDICTION	RENTER OCCUPIED UNITS	PERCENT RENTER OCCUPIED	UNITS VACANT FOR RENT	PERCENT VACANT FOR RENT	MEDIAN CONTRACT RENT	PERCENT OF REGIONAL MEDIAN RENT	PERSONS PER UNIT	PERCENT* UNITS OVERCROWDED
Carlsbad	9,437	37.8%	741	7.3%	\$711	126.1%	2.39	10.9%
Chula Vista	22,337	46.7%	939	4.0%	\$540	95.7%	2.64	15.2%
El Cajon	19,501	59.3%	1,130	5.5%	\$507	89.9%	2.63	12.7%
Encinitas	7,927	38.1%	484	5.8%	\$737	130.7%	2.43	9.3%
Escondido	18,882	48.1%	1,769	8.6%	\$570	101.1%	2.79	17.1%
La Mesa	12,012	51.8%	586	4.7%	\$552	97.9%	2.10	6.9%
National City	9,534	64.5%	278	2.8%	\$441	78.2%	3.19	35.2%
Oceanside	19,429	41.6%	1,646	6.9%	\$599	106.2%	2.85	16.8%
San Diego	209,943	51.7%	13,849	6.2%	\$560	99.3%	2.53	14.8%
Vista	11,702	46.1%	1,191	9.2%	\$582	103.2%	2.90	18.6%
Regional Total	409,824	46.2%	26,908	6.2%	\$564	100.0%	2.64	14.8%

Source: 1990 Census

*Overcrowding is defined as units with more 1.01 persons per room

Also, 937 households or 17.9% of owner occupant households are overcrowded. Overcrowding is significantly more severe among renter households. This may be because single family detached housing stock that is primarily owner occupied, tend to have more rooms than attached units, such as family room, den, separate living and dining rooms. The measure of overcrowding is not based on number of bedrooms per se but is based on the total number of rooms. The City's minimum unit sizes in new apartments in certain zones respond to the need for larger rental units. However, that measure alone has not been effective in reducing the rate of overcrowding. This indicates that there may be a need to revise the ordinance to require the provision of some large family units in each new apartment/condominium development, particularly three bedroom or larger.

At-Risk Housing

At-risk housing is defined as existing housing developments that are eligible to change to non-low-income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. Following is an inventory of projects gleaned from the SANDAG Regional Housing Needs Statement, the California Housing Partnership listing of subsidized housing projects and local programs. The five projects identified are located in the City and are subject to termination of federal mortgage and/or rent subsidies by 2008. Table 23 provides additional information on subsidized housing which may be at

risk of loss from the affordable housing marketplace. None of the developments identified in *Table 23* would be eligible to change status in the next 10 years. The City owns and operates 300 units in the projects identified in *Table 23*. The City does not anticipate the loss of rental housing from the assisted housing inventory through demolition, conversion to market rate or conversion to homeownership during the timeframe of this element.

All of the projects owned by private, for profit entities had prepayable contracts that have been renegotiated under the Emergency Low-Income Housing Preservation Act (ELIHPA or Title II). Granger Apartments has received final approval. Final approval of Plaza Manor is anticipated in the near future, and the Plan of Action is being processed for Inter City Manor. As a consequence Section 8 was extended to eligible residents, which subsidy will remain with the units. In the negotiations, 17 units were converted to market rentals.

The City-owned and nonprofit owned projects cannot prepay but should also be examined for opportunities to enhance or extend the term of affordability. The LIPRHA program could make it possible for at risk projects to be sold to a resident council purchasing for homeownership, a community based nonprofit organization, a local agency or other nonprofit. The program offers such incentives as: increased annual return to the owner, mortgage insurance, HUD's Flexible Subsidy or Capital Improvement Loans, Section 8 for all very low income residents, rent increases for owners, and access to reserve accounts. New programs to maintain the long term

National City Housing Element

Table 23

HOUSING AT RISK OF PREPAYMENT AND CITY-OWNED AND NONPROFIT OWNED PROJECTS IN NATIONAL CITY			
PROJECT	# SECTION 8	CONTRACT	OWNERSHIP
UNITS	UNITS	EXPIRATION	TYPE
Inter City Manor	32	5/31/2000	For Profit
2101 L Avenue	47	7/31/96	
Total 80 units	Total 79		
Granger Apartments	72	5/31/2000	For Profit
2700 E. 8th Street	91	7/31/96	
Total 180 units	Total 163		
Plaza Manor	148	8/31/97	For Profit
2721 Plaza Boulevard	224	9/30/96	
Total 372 units	Total 372		
Morgan Towers	149	Jan. 3, 1995	City (not at risk)
1415 D Avenue			
Total 149 units	Total 149		
Kimball Towers	151	2007	City (not at risk)
1317 D Avenue			
Total 151 units	Total 151		
National City Park	#1 - 216	May 19, 2008	Nonprofit
Apartments 1 and 2	#2 - 240	June 12, 2009	
2323 D Avenue			
Total 458 units	Total 456		
GRAND	GRAND		
TOTAL	TOTAL		
1,390 Units*	1,370*		
*Difference in counts are due to loss of 17 units from subsidized stock in Granger Apartments, and three units devoted to managers.			

affordability of these projects are discussed in the Housing Assistance section of the Goals, Objectives, Policies and Programs.

Projected Population and Housing Need

According to SANDAG Series 7 Regional Growth Forecast, the region is expected to add 363,724 people in 125,772 households by the year 1996. It is projected that 1,081 new units will be needed in National City over this period.

Regional Share

SANDAG's Regional Housing Needs Statement, which was adopted in 1990, identifies the City's share of the regional housing need for the five-year period from July 1991 to July 1996 as 1,081 housing units. This need is projected to all income groups, as follows: 249 units (23%) for very low income; 184 units (17%) for low income; 227 units (21%) for moderate income; and 421 units (39%) for above moderate income. This translates into approximately 216 new housing units per year.

NATIONAL CITY REGIONAL SHARE (7/91-6/96)

INCOME GROUP	NUMBER OF HOUSEHOLDS
Very Low	249
Low	184
Moderate	227
Above Moderate	254
TOTAL	1,081

Source: SANDAG, *Regional Housing Needs Statement Table 58.*

Fair Share

According to state law, local governments' housing needs assessments must include their share of the projected needs for housing in the region. SANDAG identified these needs in the Regional Housing Needs Statement which were adopted in 1990.

"Fair share" identifies the number of lower income households that each jurisdiction in the region should assist to meet its fair share of the existing and projected housing needs of lower income households that need assistance. The fair share was arrived at using the regional housing allocation formula adopted by SANDAG in 1979 and updated in 1984.

The City's need for the five-year period from July 1991 to July 1996 is 298 households. This translates into a five-year "fair share" goal of assisting 37 households. (SANDAG calls for a "good faith effort" of meeting 2.5% of the need each year, or 12.5% of the need over the five-year period.) This means that the City will need to produce an average of 7.25 assisted housing opportunities for low income persons per year. Methods to assist these households may include, various forms of rental assistance to assist households in existing housing, acquisition of existing housing for conversion to low income occupancy, and new construction.

ENERGY CONSERVATION NEEDS

Energy conservation has a dual purpose. Principally, it is to reduce the consumption of non-renewable fuel resources. In the context of housing, conservation can also reduce living costs and add predictability to

the household expenses. Seasonal and overall utility cost fluctuations can be moderated while lifestyles and comfort can be enhanced. Shorter home to work and shopping trips can also save energy and money while increasing leisure time and efforts to attain healthful air quality standards.

Utility rates in the San Diego region are among the highest in the nation. *Table 24* and the accompanying graphics show that over the last decade rates, while remaining high in real cost, have actually declined since reaching the apex in 1984-5. *Table 25* shows San Diego in comparison to twenty four other major cities around the nation. While the electrical rates were ninth highest at 300 kilowatt hours (kwh), the rates were fourth highest at a more typical consumption of 500 kwh, and were highest in the nation if more than 1,000 kwh were utilized. Obviously, higher rates of usage depends on households size and unit size as well as conservation factors in effect. Conservation has played a strong role in reducing usage. Consumption in the region has increased among residential users by about 19.2% while the number of residential hookups has increased by 34%.

The housing stock and population profile of National City indicate the need for weatherization, and energy efficient new construction. The age of the housing stock is one indicator of need for conservation measures. Utility rates are particularly burdensome to the large family and to elderly on fixed incomes living in older houses, as well. Despite the mild climate the average monthly utility cost is still among the highest in the nation due to the rates.

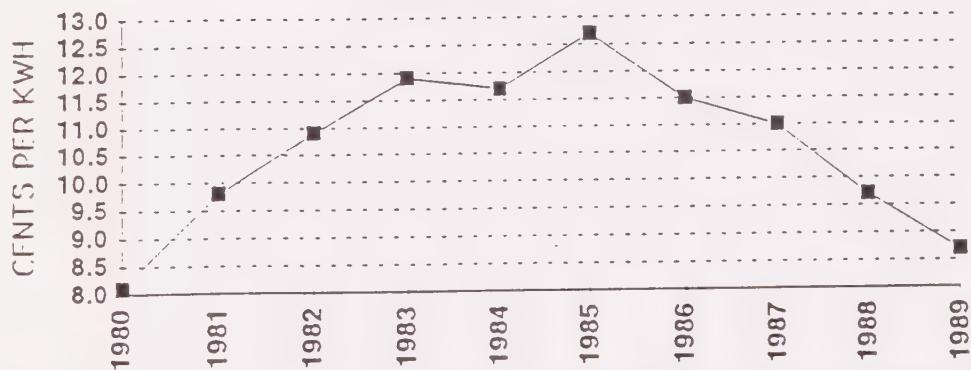
NATIONAL CITY HOUSING ELEMENT

Table 24

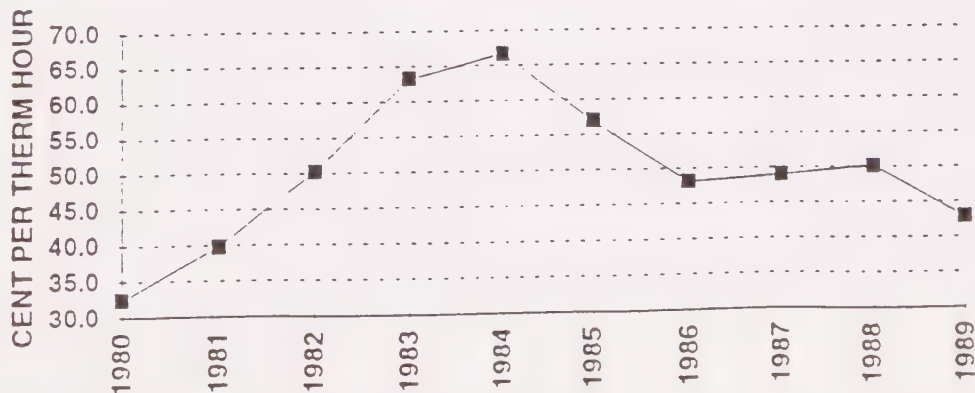
AVERAGE RATES FOR UTILITIES IN SAN DIEGO REGION

YEAR	ELECTRICITY	GAS
	CENTS PER KILOWATT HOUR	CENTS PER THERM HOUR
1980	8.1	32.4
1981	9.8	39.8
1982	10.9	50.2
1983	11.9	63.2
1984	11.7	66.7
1985	12.7	57.0
1986	11.5	48.1
1987	11.0	48.9
1988	9.7	50.1
1989	8.7	42.8

ELECTRIC RATES IN CENTS PER HOUR



GAS RATES IN CENTS PER HOUR



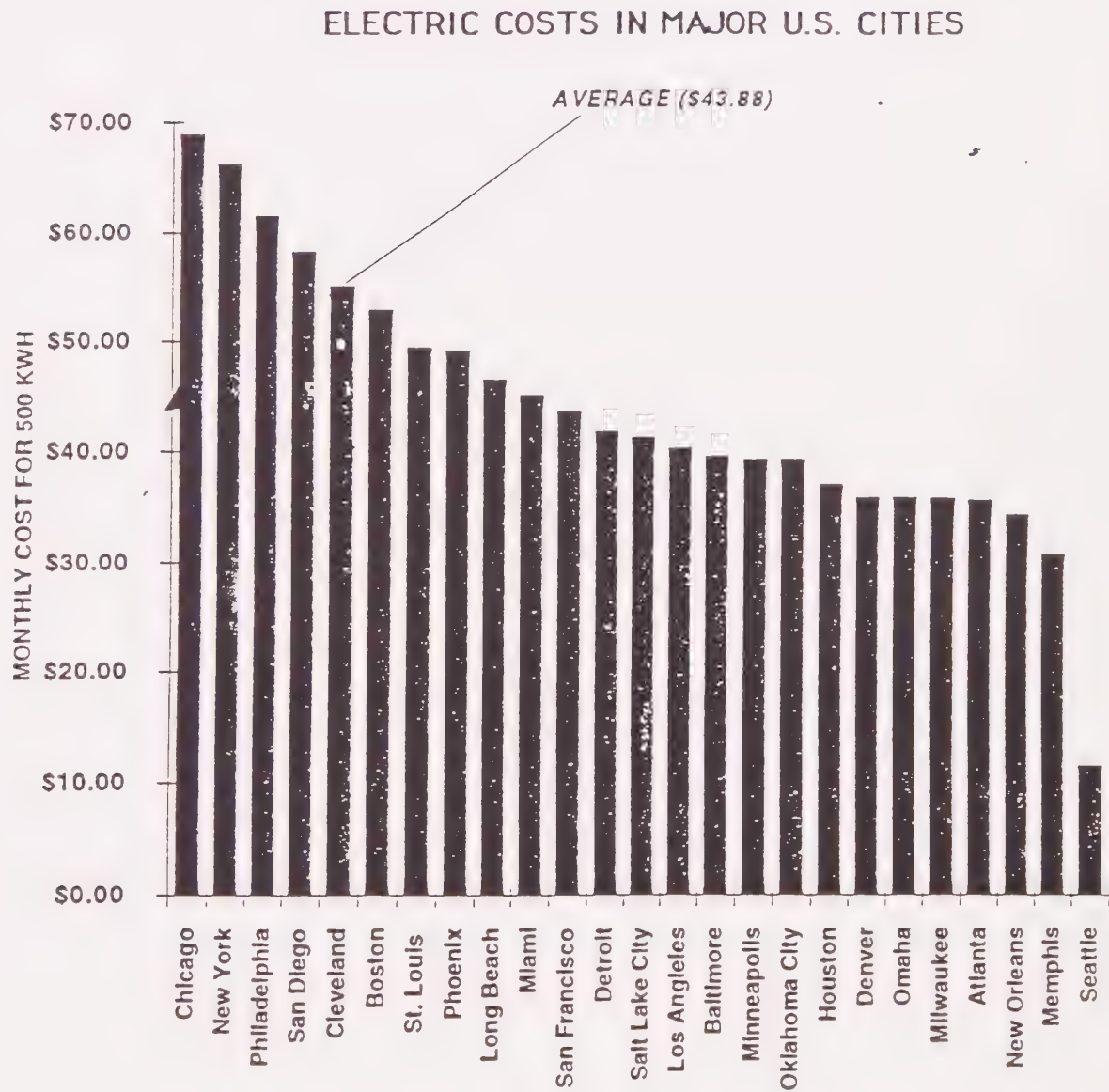
NATIONAL CITY HOUSING ELEMENT

Table 25

Jurisdiction	Average Cost 500 kwh/month
1 Chicago	\$68.95
2 New York	\$66.28
3 Philadelphia	\$61.62
4 San Diego	\$58.35
5 Cleveland	\$55.16
6 Boston	\$52.97
7 St. Louis	\$49.53
8 Phoenix	\$49.23
9 Long Beach	\$46.58
10 Miami	\$45.19
11 San Francisco	\$43.73
12 Detroit	\$41.87
13 Salt Lake City	\$41.34
14 Los Angeles	\$40.33
15 Baltimore	\$39.62
16 Minneapolis	\$39.37
17 Oklahoma City	\$39.33
18 Houston	\$37.12
19 Denver	\$35.96
20 Omaha	\$35.96
21 Milwaukee	\$35.85
22 Atlanta	\$35.69
23 New Orleans	\$34.39
24 Memphis	\$30.91
25 Seattle	\$11.64
Average Cost	\$43.88

NATIONAL CITY HOUSING ELEMENT

Figure 13



HOUSING IN THE COASTAL ZONE

The California Coastal Act was passed by the State legislature in 1976 and required local governments to adopt and certify "Local Coastal Programs" (LCPs). National City is partially located in the coastal zone area and has an adopted "Local Coastal Program". The City's LCP was certified by the California Coastal Commission in 1991.

Section 65588 of the State Government Code requires that coastal jurisdictions provide certain information with regard to affordable housing activity in housing element revisions or updates. Following is the required information regarding housing activity in the coastal zone within National City.

National City's coastal zone is a small portion of the City, generally bounded by San Diego Bay, U.S. Navy facilities and San Diego U.P.D. marine terminal on the west, and the Interstate 5 freeway on the east. The area contains heavy industrial uses related to the marine terminal, as well as railroad and trolley lines, commercial uses, and wetlands.

There is no residential zoning in the City's coastal zone. The City's LCP neither encourages nor provides for residential use in the area. As a result of the City's zoning, no housing units have been approved for construction since January 1982. One unit has been demolished in that time period. No low and moderate income units were required to be provided.

III.EVALUATION OF PREVIOUS ELEMENT

INTRODUCTION

This chapter consists of an evaluation of the progress and effectiveness of the previous Housing Element. The evaluation is based on three criteria in the State requirements and as defined by the State Department of Housing and Community Development (HCD). The State uses these criteria and definitions as the basis for assessing compliance with State Law.

- o **Effectiveness:** A comparison of the actual results of the previous Housing Element with respect to its goals, policies, and programs is conducted.
- o **Progress:** An analysis of the significant differences between the projected activities of the previous element and the accomplishments to date is provided.
- o **Appropriateness:** A description of how the goals, policies, and programs of the revised element incorporate the results of this evaluation is also presented.

The evaluation of the previous Housing Element is an important component of this revised Housing Element . It is important to determine if the needs have changed, if the goals and policies are still relevant and necessary, and if the programs have been effective. Analysis of the element is not only

summarized in the following paragraphs but the results guided the overall revision effort.

(1) EFFECTIVENESS

The goals and objectives in the 1985 Housing Element were appropriate to a community such as National City, which had a strong base of existing affordable housing and limited growth opportunities due to its nearly built-out status. The goals focused on maintaining the positive housing opportunities. The City approved an active and diverse housing program in the 1985 Element that covered conservation and improvement, housing cost assistance, production of new housing, removal of government constraints, and equal housing opportunities.

The community continues to have a good range of housing opportunities. National City has retained a large portion of its affordable stock. The programs that emphasized conservation and neighborhood preservation were effective in meeting housing needs. The City was assisted in meeting its goals through the efforts of private nonprofit housing entities and religious organizations that assist the very low income and homeless. This assessment found the 1985 goals and policies to be substantially effective, and they form the basis for the revised Housing Element.

(2) PROGRESS

This section of the Housing Element describes the progress of the programs that were implemented in meeting the goals and policies of the 1985 Housing Element. The 1985 element was intended to be a five

year plan. Subsequent changes to the State law required an update for 1991. The review covers the period from July, 1985 though June, 1991.

The results of this analysis are important to the updated Element because they were used to revise and update proposed programs for the period covered by this Element, July, 1991 through June, 1996. The analysis of progress focuses upon two components: progress for the past five years for meeting all types of housing needs and progress of programs for lower-income households that need assistance ("Fair Share").

Overall Progress

The following material summarizes the progress made by the City in meeting regional goals, the specific goals and objectives of the 1985 Housing Element and in the performance of various programs.

Progress in Attaining Regional Share/Fair Share

SANDAG's annual report of "Housing Needs Performance" (1980-88), assesses the region's housing performance in terms of assisted housing provided to lower income households. According to the SANDAG Regional Housing Needs Statement, National City provided for housing needs equivalent to 2,285 housing units. This was the third highest provision level in the region ranking only behind the City of San Diego and the County unincorporated area. The number of units provided was equivalent to over fifteen percent of the total housing units in the City.

SANDAG projected the need for 638 new housing units over the five year period 1985-1990 covered by the previous Housing Element. The previous Element correctly predicted that it would be difficult to meet this benchmark. SANDAG earmarked 254 new dwellings to be necessary for low and moderate income households.

Building and demolition permit information for the period from January 1985 through October 1991 show 306 new units were added to the City's housing stock, while 30 units were demolished. No information is available concerning the income groups served by these new units. It is assumed that a fairly high percentage of the 98 new apartment units were affordable to households of low income, since the median rent in National City is well below the rent level affordable to a family earning 80% of the median income, roughly \$826. An additional, 215 very low income units were made available at affordable rates to very low income households. The City maintained the ongoing assistance to an additional 2,216 households¹.

HOUSING PROGRAMS

CONSERVATION AND IMPROVEMENT

Conservation of existing low income opportunities continues to be a very important endeavor because the

¹ SANDAG, Regional Housing Needs Statement San Diego Region, Table F-2, Housing Needs Performance by Jurisdiction.

City has a wealth of existing, affordable market rate housing. The urban densities, frequency of overcrowding and visual evidence indicate need for concerted effort at improving structures and appearance of neighborhoods to thwart blight. The following programs ensure that housing conservation and the quality of life in the neighborhoods is maintained.

CONSERVATION OF STRUCTURAL CONDITION AND AFFORDABILITY OF EXISTING HOUSING STOCK

1. Property Conservation & Community Appearance
Code enforcement.
2. Housing and Building Code Enforcement
3. Rental Housing Management

Actions Taken: The housing, building and conservation codes are enforced through a combination of City personnel and County staff under a contract with the County of San Diego Department of Health Services. The County inspector spends approximately one day per week responding to complaints and enforcing the code. Approximately two notices of violations are issued each week. Additional reporting and compliance is carried out through the efforts of two code compliance officers whose primary responsibility is the enforcement of the Property Conservation and Community Appearance and Land Use Codes. The codes also enable City intervention into private apartment management. The City Police Department has developed working relationships with many of the larger complexes to assure compliance with the penal laws. Management

oversight continues to be of concern. Passage of state laws regarding minimum standards for on-site management strengthened complementary sections of the Conservation Code.

4. Neighborhood Public Improvements
5. Rehabilitation of Heritage Square
6. Home Improvement Loan-Rehabilitation Program

Actions Taken: These improvement programs have been implemented, are currently ongoing, and will continue to be operated. The funds for the rehabilitation and public improvements have been paid for from the City's Community Development Block Grant. The programs have been modified and eligibility expanded to suit the growing base. Approximately 200 homeowners were assisted over the five year period covered by the previous element.

7. Rental Unit Rehabilitation Program
8. Section 312 Rehabilitation Program

Actions Taken: These programs were successfully operated by the CDC until termination with implementation of the National Affordable Housing Act. Under the CDBG program the CDC rehabilitated 15 to 20 rental units per year, 17 in the last year. The City will continue to operate rental rehabilitation programs utilizing a combination of HUD and local funds. The City has completed rehab of more than 80 rental units in the past five years. The rehabbed units provide continued decent, safe, sanitary and affordable housing.

9. California Housing Finance Agency

Actions Taken: Not implemented because no developers sought the financing. The City CDC will aggressively market available programs and provide downpayment assistance to enhance low and moderate income home purchase and rehabilitation opportunities in the program now being developed.

10. Small Cities (CDBG) Program

Actions Taken: The City has been successful in its effort to become an entitlement city under this program.

11. Condominium Conversion Policies

12. Mobile Home Park Zoning

Actions Taken: Condominium conversions are prohibited. The latter land use policy has been implemented. Therefore, adequate protection is in place.

HOUSING ASSISTANCE FOR SPECIAL NEEDS AND THOSE FOR WHOM HOUSING COST EXCEEDS ABILITY TO PAY

The intent of the housing assistance goals are threefold, 1) to provide a broad range of opportunities, 2) to attract a broader economic spectrum to reside in the City, and 3) to provide adequate housing for special needs populations. The programs to carry out these goals have been

most successful at assisting low and very low income persons. The City has been successful in all its policies and objectives save one -- the rate of homeownership has declined. Since 1985, several action programs were continued and implemented to meet housing assistance needs.

1. Section 8 Existing Housing Program

Actions Taken: This program has expanded from 893 participating households to 958 participating households.

2. New Construction, Seniors

3. California Housing Finance Agency Direct Lending/Other Project Based Assistance

Actions Taken: An additional 150 affordable units for seniors were completed as called for by the objectives. Also, the City is now assisting a non profit provider, Telacu, to construct an additional 76 units. The jurisdiction maintained housing affordability for 1,090 persons residing in four assisted housing complexes: National City Park Manor, Plaza Manor, Granger Apartments, and Inter City Manor.) The additional goal of the City for 50 units of was not achieved due to lack of subsidy.

4. Mortgage Assistance to Increase Homeownership in Existing Stock

Actions Taken: Inadequate resources were available to implement this objective. The concept remains a priority to the City, and will be pursued in the next fiscal year.

HOUSING PRODUCTION FOR ALL ECONOMIC SEGMENTS

The City affirmed its commitment to state and local housing production policies with emphasis on increasing availability of choice in type of structure and encouragement of homeownership opportunities. The overall goal was to achieve the private sector development of 400 market rate units, and the planned production of 250 housing units for low and moderate income households.

Actions Taken: The City was successful in obtaining completion of 151 seniors units over the evaluation period. Building records indicate that between July, 1985 and October 1991 a total of 306 new units were constructed. (See Table 26.)

Additional measures taken by the City to facilitate achievement of objectives included rezonings, General Plan, and Land Use Code amendments to encourage conservation of previously developed lots and vacant parcels. The City implemented a Mixed Use Ordinance which permits both residential and mixed use development in commercial zones. The City amended the General Plan and Land Use Code to increase allowable densities in the RM-1 multi-family residential zone. Site specific General Plan amendments also resulted in rezoning of specific properties from commercial to residential use, and a specific plan for a 175 unit condominium project on 15 acres. To further implement policies to encourage higher quality development, the City has adopted design guidelines.

NATIONAL CITY HOUSING ELEMENT

Table 26

SUMMARY RESIDENTIAL BUILDING PERMIT ACTIVITY

(NUMBER OF UNITS)

	New Buildings			Demolitions		
	Single Family	Duplex	Multi-Family	Single Family	Duplex	Multi-Family
1985	4	10	5	0	0	0
1986	25	6	20	1	0	0
1987	21	2	40	0	0	0
1988	62	2	5	0	0	0
1989	30	6	0	0	0	0
1990	10	2	21	9	0	0
1991	19	4	12	16	4	0
TOTAL	171	32	103	26	4	0

Source: Zucker Systems Summary, City of National City Building Department Data

To guarantee appropriate coordination on projects which may effect other jurisdictions, the City adopted a memorandum of understanding regarding notification procedures.

REMOVAL OF GOVERNMENT CONSTRAINTS TO PRESERVATION AND NEW PRODUCTION

The previous Element found that the City of National City's standards and procedures did not pose constraints on either the range or diversity of housing choices or the minimum costs for new housing. The City's fee schedule continued to be among the lowest in the region. The design controls adopted since 1985 do more to facilitate construction of residential units than to curb development. For example, code amendments and General Plan amendments were adopted to allow residential development in commercial zones and to increase allowable density in multi-family residential zones. Also, design guidelines were adopted to improve the quality of development and serve to protect the quality of the City's neighborhoods and encourage conservation of the housing stock. A primary feature of the City's policies are to encourage an improved balance of housing types, particularly single family, and preservation of neighborhood character.

Actions Taken: The City has continued to hold development fees at reasonable levels. It has vigorously pursued balanced housing policies. Standards were

judiciously applied to preserve quality living environments while encouraging expansion of the housing stock.

PROMOTION OF EQUAL HOUSING OPPORTUNITIES FOR ALL PERSONS AND FAMILIES

The City's equal housing opportunities policies were adopted to affirm its intent to promote fair housing practices. Activities included adoption of an affirmative housing marketing plan, 2) CDBG fair housing assurances and 3) additional housing assistance programs.

Actions Taken: The City CDC coordinates closely with nonprofit organizations to assure the intent of the policies is vigorously enforced. The Heartland Human Relations Commission, a nonprofit specializing in fair housing education and enforcement, heartily endorses both the intent and practicability of this program.

(3) APPROPRIATENESS

The goals and policies of the Housing Element were organized into concise goal and policy directives. As a result, the goals were recommended for continuation. Secondly, the policies were reviewed and revised where necessary. Finally, the substance of the Element was divided into six chapters with the constraints, goals and objectives, and particular programs organized in discreet sections within each chapter. This organization makes for simpler use and implementation.

IV. ANALYSIS OF CONSTRAINTS

Governmental Constraints

State law requires housing elements to contain an "analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures." Housing elements must include an action program which addresses and, where appropriate and legally possible, removes governmental constraints to the maintenance, improvement, and development of housing.

A. Land Use Controls

National City has a combined General Plan/Zoning map. This map and the implementing zoning regulations contained in the National City Land Use Code provide a range of housing opportunities to meet the needs of all income levels. These opportunities are provided through land zoned for various types of residential structures and uses.

Evaluation of Land Zoned Single-Family and Multi-Family Residential

Approximately 2/3 of all residential zoned land in the City is zoned single-family and 1/3 is zoned multi-

family. Analysis by zone shows several parcels in certain single-family residential zones are developed with non-conforming densities, and yet several parcels in multi-family zones are developed with single-family residences. In addition, residentially developed parcels can be found in commercial zones.

Development in the City is characterized by a mixture of residential densities in older neighborhoods. Lower density, single-family residential zoning has the effect of maintaining the existing mixture of densities and uses where applied. Multi-family residential zoning, however, encourages change. Different qualities of housing can result in the different zones. Due to slow rates of development there are no obvious constraints caused by multi-family zoning on maintenance of existing, single-family residences. Nor are there indications that single-family residences are constrained from replacement by more appropriate higher densities. The General Plan update, however, should further evaluate residential neighborhoods for appropriate maintenance of change, since capacity for new development exceeds the need projected by SANDAG (see below).

Zones Permitting Residential Uses

The Land Use Code contains the following residential zones:

- o **RS-E, SINGLE-FAMILY ESTATE:** Provides for single-family residences on large lots (one acre minimum lot size); allows one unit per lot. [Density: minimum lot size of one acre.]

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- o **RS-1, SINGLE FAMILY:** Provides for single-family residences on large lots (greater than 10,000 sq. ft.); allows one unit per lot. [Density: 4.4 du/net acre.]
 - o **RS-2, SINGLE FAMILY:** Provides for single-family detached homes on smaller lots (5,000 sq. ft. minimum); allows one unit per lot. [Density: 8.7 du/net acre.]
 - o **RS-3, SINGLE-FAMILY EXTENDABLE:** Provides for single-family detached homes on lots which cannot be subdivided in accordance with the Land Use Code; allows one detached single-family dwelling for each full 5,000 sq. ft. of lot area. [Density: 8.7 du/net acre.]
 - o **RT, TWO-FAMILY:** Provides for low population density multiple residential and appurtenant community services; allows two units per lot. [Density: 17.4 du/net acre.]
 - o **RM-1, MULTIFAMILY RESIDENTIAL:** Provides for multifamily residential development at 1 du/1900 sq. ft. of lot area. (Density: 22.9 du/net acre)
 - o **RM-2, MULTIFAMILY EXISTING:** Regulates existing large scale multifamily complexes and allows their continued presence.
 - o **RM-3, SENIOR CITIZEN HOUSING:** Regulates government-sponsored senior citizen housing projects; number of units allowed is determined by planned development permit.

-
- o **RMH, RESIDENTIAL MOBILE HOME PARK:** Provides for mobilehome parks; number of units allowed is governed by State Health and Safety Section 18,000 et seq.

Additionally, residential uses are allowed in the following commercial zones at a maximum density of 22.9 du/net acre or 1 unit/1900 sq. ft.:

- o **CT, COMMERCIAL TOURIST:** Single-family dwellings are allowed by right; two-family and multifamily dwellings are allowed by conditional use permit.
- o **CL, COMMERCIAL LIMITED:** Single-family dwellings are allowed by right; two-family and multifamily dwellings are allowed by conditional use permit.
- o **CG, COMMERCIAL GENERAL:** Single-family dwellings are allowed by right; two-family and multifamily dwellings are allowed by conditional use permit.

Housing Options

The Land Use Code housing options include single-family detached dwellings, single-family attached dwellings, mobile home/manufactured housing on a private lot, mobile home in a mobile home park, and various size units in multifamily residential structures. Special types of housing include the following:

- o **Roomers and boarders.** In a dwelling unit occupied as a private residence, one or two rooms

may be rented and table board provided for a maximum of two paying guests in all residential zones except the RS-1 zone. Boardinghouses or lodginghouses for three or more paying guests are allowed by right in the multifamily residential zones and by conditional use permit in the CT, CL and CG zones.

- o **Second units.** The City's Land Use Code prohibits second units in only the RS-1 and RS-2 zones. It does not prohibit them in the RS-3 zone, nor in the other zones where single-family residences are located and allowed, i.e., in the RT, CG, CL and CT zones. State law provides for approval of second units for existing single-family residences where ordinances have not been adopted restricting them.

The City's ordinance was adopted with findings specified by State law. The findings acknowledge that the ordinance may limit housing opportunities in the region and list adverse impacts which would result from allowing second units within the RS-1 and RS-2 zones.

Changes in State law which became effective since the City's ordinance was adopted address the age limitations of the occupant of the second unit or primary residence under Government Code Section 65852.1 (granny flats), and the size of the second unit (Government Code Sections 65852.1 and 65852.2). The size criteria was changed from 640 sq.ft. to 1200 sq.ft. for a detached second unit and to an amount not exceeding 30% of the living

area of the existing residence for an attached second unit.

The State law does not require changes in local ordinances in order to implement its provisions for second units. The effect of potential second units in the RT, RM-1, and commercial zones, as allowed by State law, will not substantially differ from attached residential uses and densities allowed in those zones.

The City could consider the impact of second units in the RS-3 zone during the General Plan update process. State law provides that a second unit pursuant to Sections 65852.1 and 65852.2 of the Government Code shall not be considered to exceed the density allowed for the lot and shall be considered a use consistent with the General Plan and zoning. There is potential for second units to exceed the intended density of the RS-3 zone for 2 units. However, the standards of the RS-3 zone are referenced in the City's ordinance and require the second unit to be detached.

- o **Family foster care** (authorized, certified or licensed by the State) is allowed by conditional use permit in all residential zones.
- o **Residential care homes** (authorized, certified or licensed by the State) serving six or fewer persons are allowed by right in all residential zones.
- o **Small homes for battered women** serving six or fewer persons are allowed by right in any lawfully established single-family residence .

Large homes for battered women serving seven to twelve persons may be permitted in any zone allowing single-family residential land uses and within a lawfully established single-family residence upon issuance by the planning director of a home for battered women permit. Large homes for battered women serving thirteen or more persons may be allowed by conditional use permit in any institutional zone, any zone allowing single-family residential land uses and any commercial zone except CA (commercial automotive).

Certain other types of group care facilities, classified as Use Group 8, are allowed by right in any institutional zone and by conditional use permit in any commercial zone except CA.

Density Bonus

State law provides for a density bonus whereby a developer can build more units on a parcel than is normally allowed in exchange for setting aside a portion of the resulting dwellings as housing affordable to very low or low income families. Density bonus has limited usefulness in built-out areas because the bonus is generally applied to new development only, not to existing units to accommodate higher numbers of infill units. The statute as revised in 1990 and 1991 has not yet been fully implemented at the local level. The City will update its codes to meet the requirements of State law as part of the General Plan and Land Use Code update scheduled for the next fiscal year.

Combining and Special Purpose Zones

The Land Use Code contains combining and special purpose zones which modify the underlying zone. Most of the combining zones provide for greater development flexibility. Examples of these zones are:

- o Planned Unit Development Combining Zone (-PUD), which is intended to encourage imaginative planning and design in the development of land. This zone is permitted on residentially zoned land only. The City Council may grant a planned unit development permit allowing exceptions from the requirements of the zoning regulations and subdivision regulations of the Land Use Code otherwise applicable to the site, when such exceptions are determined to be in the public interest.
- o Planned Development Combining Zone (-PD), which requires a planned development permit except for single-family dwellings on vacant lots.
- o Specific Plan Combining Zone (-SP), which requires compliance with adopted specific plan.
- o Redevelopment Area Combining Zone (-RD), which requires compliance with adopted redevelopment plan.

DEVELOPMENT STANDARDS

The City's development standards were analyzed and found to be reasonable. It was determined that they do not pose an undue constraint on the development, maintenance or improvement of housing for all income levels.

City standards in general are not excessive in comparison to those of other communities. Although minimum standards have the potential of affecting development costs, new apartment projects in the City have rents affordable to lower and moderate income households. Reduction of standards could result in still lower housing costs and could be restricted to residential units guaranteed at affordable costs. In order to guarantee options for all income groups, attention should also be given to the provision of amenities above City standards for other units.

Frontage

Required lot frontage in residential zones is a minimum width of 50 feet and a minimum frontage of 50 feet on a dedicated street, except for the following: (1) RS-1 lots require a minimum width of 60 feet and a minimum frontage of 60 feet. (Frontage in the O.D. Arnold Estates Subdivision is based on its specific plan.) (2) Lots on the bulb of a cul-de-sac have a required frontage of 36 feet. These requirements are typical zoning requirements and are not excessive. They are useful in maintaining the quality of developed areas where buildings orient toward public streets.

Setbacks

Setback requirements are contained in Section 18.14.220 of the Land Use Code. Front yard setbacks vary from 15 feet to 25 feet, depending on zone. Interior side yard setbacks are 5 feet, except for the RMH zone which requires a setback of 10 feet. Exterior side yard setbacks are either 5 feet or 10 feet, depending on zone. Rear yard setbacks vary from 5 feet to 25 feet, depending on zone. These requirements are typical zoning requirements and are not excessive. They provide for minimum separation between buildings and adequate access to yard areas, consistent with established development patterns.

Setbacks limit the use of properties for building additions. Variances can be obtained for additions on small or irregularly shaped lots. Specific plans, subdivision maps and planned unit development permits may also establish setback requirements which vary from zoning standards.

Setbacks and required yards are often inappropriately used. Use of yard areas for parking, for example, conflicts with intent of the front yard setback for landscaping. As part of the General Plan update during the next year, such misuse of required areas could be analyzed.

Options for reduced yard areas would need design guidelines to show how the change could be implemented without reducing aesthetic quality of neighborhoods. Reduced standards could be

considered with design guidelines illustrating appropriate concepts for residential additions and remodeling. They could be identified and evaluated concurrently with planning for neighborhood improvement programs.

Off-Street Parking Requirements

Parking requirements are contained in Section 18.14.390 of the Land Use Code. The minimum parking requirements are based on zone, as follows:

- o RS-E, RS-1: An attached or detached private garage or carport or combination thereof for not less than two cars;
- o RS-2, RS-3: Two spaces per dwelling unit, one of which shall be in an attached or detached private garage or carport;
- o RT: One and one-half spaces per dwelling unit;
- o RM-1, RM-2: One and three-tenths spaces per one-bedroom unit and studio unit and one and one-half spaces per two-bedroom or more unit;
- o RM-3: Per planned development permit;
- o RMH: Two spaces per unit.

These requirements are typical zoning requirements and are not excessive.

Regional trends have shown increased numbers of workers per household and increased distances for work trips. However, increased use of public transit, and development patterns which lessen reliance on the automobile should be encouraged. This would reduce housing costs related to the provision of parking as well as costs associated with air quality and energy consumption. The General Plan update program should consider issues related to land use and transportation in the next year. Changes to parking standards could be further considered to reduce development costs, when appropriate for affordable housing units near transit terminals, for example. Such change would have minimal impact until decisions are made to encourage housing in such areas, however. Existing trolley stations are located in industrial zoned areas.

Building Floor Area Requirements

Floor area requirements are contained in Section 18.14.360 of the Land Use Code. In all residential zones, the minimum floor area, excluding garages and accessory buildings, is as follows:

- o RS-E, RS-1: One story, two bedrooms: 1,200 sq.ft.; one story, three or more bedrooms: 1,400 sq.ft.; two stories: 1,700 sq.ft.
- o RS-2, RS-3: 1,000 sq.ft.

-
- o RT: A minimum of 500 sq.ft. per dwelling unit, or as listed under the RM zones, whichever is greater.
 - o RM-1, RM-2: Bachelor unit: 500 sq.ft.; one-bedroom unit: 650 sq.ft.; two-bedroom unit: 800 sq.ft.; three-bedroom unit: 1,000 sq.ft.; each additional bedroom: 150 sq.ft.
 - o RM-3: Per planned development permit.
 - o RMH: Subject to State Health and Safety Code Section 18,000 et. seq.
 - o New condominium: 1,000 sq.ft. regardless of number of bedrooms.

The intent of these regulations is to prevent substandard buildings and conditions of overcrowding. The requirements are not excessive and serve to protect and enhance residential neighborhoods. It should be noted that the largest required minimum floor area applies to only the RS-E and RS-1 zones, which constitute approximately 9.5% of the City's residentially zoned properties and account for 3.7% of new, potential development in residential zones. Also, the intent of the minimum unit sizes is to help achieve higher quality new construction.

Mobile homes on Private Lots

In 1988, SB 2827 repealed authority for cities to designate sites as being compatible with manufactured housing (mobile home) uses. Also in 1988, SB 2741 prohibited cities from subjecting

permits for the installation of a manufactured housing unit to approval processes which are not identical to those required for a site-built, single-family unit on the same lot.

The City's Land Use Code, Section 18.14.090, provides for placement of factory built housing on residential lots in conformance with State law. Site plan review is the required permit procedure for both factory built and site-built, single-family residences. Criteria for placement of mobile homes are specified by subsection C of Land Use Code Section 18.14.090. The criteria conform with the City's Design Guidelines for new residential construction.

The criteria include the following:

- o Be covered with an exterior material customarily used on conventional dwellings and approved by the director of planning pursuant to site plan review. The exterior covering material shall extend to the ground, except that when a solid concrete or masonry perimeter foundation is used, the exterior covering material need not extend below the top of the foundation;
- o Have a roof consisting of shingles or other material customarily used on conventional dwellings;
- o A mobile home may be required to have a porch, eaves or roof with eaves when it is determined, pursuant to site plan review, it is necessary to have it compatible with the dwellings in the area.

Modification to these criteria may be granted by the Planning Director if the site plan review finds that such modification will not be detrimental to the public interest or surrounding residents or properties.

Regional Share

As stated above, National City's regional share for the period 7/91-6/96 is a total of 1,081 new housing units. The number of units by income level is as follows. Very low income: 249; low income: 184; moderate income: 227; above moderate income: 254.

Inventory of Land Suitable for Residential Development

Table 27, below, is an inventory of parcels having the potential for additional residential development. It includes both vacant and underdeveloped parcels, i.e. parcels where zoning permits additional development. The table shows a total potential of 12,617 new dwelling units. 5,020 units (40% of the total potential) are allowed in residential zones. 7,597 additional units (60% of the total) are allowed in commercial zones. Facilities and services are available to serve the potential new development in all zones.

Table 27 shows that development potential exists for:

- 1,471 new single family units in a range of lot sizes;
- 1,661 new two-family multiple family units at RT density; and
- 1,888 new multifamily units at RM-1 density in RM-1 zones, and 7,597 units at RM-1 density in commercial zones.

INVENTORY OF RESIDENTIAL DEVELOPMENT POTENTIAL

ZONING	PERMITTED DENSITY (# UNITS/ AREA)	# VACANT PARCELS	ACRES OF VACANT PARCELS	MAX. POTENTIAL NEW DWELLING UNITS ON VACANT PARCELS	# ADD'L UNDER-DEVELOPED PARCELS	MAX. POTENTIAL NEW UNITS ON UNDER-DEVELOPED PARCELS	TOTAL MAX. DEVELOPMENT POTENTIAL (COL. 5+7)	REDUCED POTENTIAL FROM SITE CONSTRAINTS (SEE NOTES)	NET DEVELOPMENT POTENTIAL (COL. 8-9)	Total Need	HOUSING NEEDS BY INCOME GROUP			
											Very Low	Low	Moderate	Above Moderate
SINGLE-FAMILY (SF)														
RS-E	1/acre	0	0	0	0	0	0	0	0	0	0	0	0	0
RS-1	1/10,000 sq.ft.	15	22.57	104	25	88	192	-81 (1)	81	59	0	0	0	59
RS-2	1/5,000 sq.ft.	32	9.26	135	154	472	626	-11 (2)	605	103	0	0	0	103
RS-2-PUD	" "	0	0	0	3	68	68	-43 (3)	25	25	0	0	0	25
RS-3	" "	1	neg.	1	9	11	12	-6 (4)	6	0	0	0	0	0
RS-3-PD	" "	68	18.03	145	47	344	489	-172 (4)	317	99	24	0	75	0
RS-3-PD-H-15	" "	1	.08	1	8	21	22	-10 (4)	12	0	0	0	0	0
RS-3-PUD	" "	3	7.36	62	0	0	62	-0 (5)	62	62	0	0	0	62
TOTAL SF		120	57.30	448	426	1,023	1,471	-311	1,160	348	24	0	75	249

NATIONAL CITY HOUSING ELEMENT
Table 27

ZONING	PERMITTED DENSITY (# UNITS/ AREA)	# VACANT PARCELS	ACRES OF VACANT PARCELS	MAX. POTENTIAL NEW DWELLING UNITS ON VACANT PARCELS	# ADD'L UNDER- DEVELOPED PARCELS	MAX. POTENTIAL NEW UNITS ON UNDER- DEVELOPED PARCELS	TOTAL MAX. DEVELOP- MENT POTENTIAL (COL. 5 + 7)	REDUCED POTENTIAL FROM SITE CONSTRAINTS (SEE NOTES)	NET DEVELOP- MENT POTENTIAL (COL. 8-9)	Total Need	HOUSING NEEDS BY INCOME GROUP			
									Very Low		Low	Mod- erate	Above Moderate	
MULTIPLE-FAMILY (RT)														
RT	2/5,000 sq.ft.	34	9.5	146	532	1,307	1,453	-654 (6)	799	70	0	20	50	0
RT-PUD	1/2,500 sq.ft.	1	7.65	175	18	33	208	-33 (7)	175	0	0	0	0	0
TOTAL RT		35	17.15	321	550	1,340	1,661	-687	974	70	0	20	50	0
MULTIPLE-FAMILY (RM)														
RM-1-PD	1/1,900 sq.ft.	31	3.04	250	465	1,161	1,411	-0	1,411	296	145	100	51	0
RM-1-PD-H-15	" "	3	0.77	20	49	120	140	-130 (8)	10	0	0	0	0	0
RM-1-PUD	" "	10	12.5	286	3	51	337	-165 (9)	172	172	0	0	0	172
TOTAL RM		44	16.31	556	517	1,332	1,888	-295	1,593	468	145	100	51	172

NATIONAL CITY HOUSING ELEMENT

Table 27

ZONING	PERMITTED DENSITY (# UNITS/ AREA)	# VACANT PARCELS	ACRES OF VACANT PARCELS	MAX. POTENTIAL NEW DWELLING UNITS ON VACANT PARCELS	# ADD'L UNDER-DEVELOPED PARCELS	MAX. POTENTIAL NEW UNITS ON UNDER-DEVELOPED PARCELS	TOTAL MAX. DEVELOPMENT POTENTIAL (COL. 5 + 7)	REDUCED POTENTIAL FROM SITE CONSTRAINTS (SEE NOTES)	NET DEVELOPMENT POTENTIAL (COL. 8-9)	Total Need	HOUSING NEEDS BY INCOME GROUP			
											Very Low	Low	Mod-erate	Above Moderate
COMMERCIAL (C)														
CG	1/1,900 sq.ft.	32	8.41	192	603	5,658	5,850	-3,142 (10)	2,708	191	76	64	51	0
CL	" "	15	2.95	67	132	1,075	1,142	-256 (10)	886	0	0	0	0	0
CT	" "	5	0.59	13	61	592	605	-15 (10)	590	4	4	0	0	0
TOTAL C		52	11.95	272	796	7,325	7,597	-3,413	4,184	195	80	64	51	0
TOTAL (all applicable zones)		251	109.88	1,597	2,289	11,020	12,617	-4,706	7,911	1,081	249	184	227	421

NOTES REGARDING SITE CONSTRAINTS - EFFECT ON DEVELOPMENT POTENTIAL

- (1) *Development potential in the RS-1 zone is affected by hillsides and historic sites. Design creativity will be required for subdividing an approximately 20-acre, hillside area. Historic buildings also require special design solutions. The design solutions may produce improved quality and higher cost housing. Assume no lower and moderate income housing in the RS-1 zone. Assume above moderate income housing at half the permitted density, reducing development by 81 units below potential.*
- (2) *The RS-2 zone is not affected by significant environmental constraints, except for one 60,113 sq.ft. site developed with an historic house. Assume no development on this parcel within the next 5 years, reducing development potential by 11 units.*
- (3) *RS-2-PUD zoned parcels are constrained by existing development unlikely to be recycled (relatively new condominiums) and moderately sloping hillside. Assume a maximum of 25 additional units on one, three-acre parcel to be recycled from its present use of one residence.*
- (4) *Developed parcels in the RS-3-PD zones are constrained by location of improvements, resulting in design constraints for additional detached residential construction. Vacant parcels are not constrained. Assume half of the potential density on underdeveloped RS-3-PD zoned properties to not be utilized; i.e., resulting in a reduction of 172 units below potential in the RS-3-PD zone; a reduction of 10 units below potential in the RS-3-PD-H15 zone; and a reduction of 6 units in the RS-3 zone. Note: 4 units of very low income, large-family housing is proposed by CDC for a site in the RS-3-PD zone. Sites need to be identified for up to 20 additional, very-low income, large-family, single-family homes, and can be identified in the RS-3-PD zone.*

CONTINUED NOTES

- (5) *The RS-3-PUD zone is constrained by steep slopes and the need to extend roadway or driveway improvements to serve a planned unit development. The PUD overlay will provide design flexibility, i.e. allowing attached units, common facilities and reduced lot areas. Nevertheless, the zone is expected to provide for above moderate income housing.*
- (6) *Developed parcels in the RT zone are also affected by location of existing housing, resulting in design constraints on construction for additional units. Assume half of the potential for additional development on underdeveloped RT-zoned properties will not be utilized, i.e., resulting in a reduction of 654 units below the potential allowed by zoning. There are no environmental constraints which affect low/moderate income housing development in the RT zone.*
- (7) *New development in the RT-PUD zone is unlikely except for a 7.65 acre, vacant site. It is not constrained and could be developed for 175 units. Therefore, assume a reduction of 33 units below the development potential otherwise allowed by zoning.*
- (8) *Development in the RM-1-PD-H15 zone is affected by a 15 ft. height limit. Variances may be, and have been, approved to permit second story development. However, assume no recycling of developed parcels because of the height limit in the area and development of vacant parcels at half permitted density (resulting in a reduction of 130 units from the potential allowed by the underlying zone).*
- (9) *The RM-1-PUD zone is affected by hillsides and needed drainage and access improvements. It is expected to provide for above moderate income housing opportunities. The inventory notes potential for 172 new units because of an adopted specific plan. The site could otherwise potentially accommodate approximately 340 units.*

CONTINUED NOTES

- (10) *Housing opportunities in commercial zones are generally not constrained by environmental factors. The potential for residential development in commercial zones can be considered a type of development bonus, in addition to allowed commercial uses.*

Exceptions include areas where drainage improvements are needed, affecting portions of parcels with approximately 1.8 acres in the CG zone (resulting in a reduction of 41 units not expected within the next 5 years).

76-units of very low income, senior citizens housing are proposed in the CG zone. The site is proposed for rezoning to RM-3-PD. The rezoning will further increase development potential (32 units would be permitted by the CG zone for the site, whereas the RM-3 zone will accommodate the proposed 76 units). This additional capacity is not reflected in the land use inventory, since the amendment is still being processed.

The Local Coastal Program does not permit residential development in commercial zones. All properties in the coastal zone are affected by the CZ-overlay zone. They are not included in calculations of residential development potential in the commercial zones.

Existing shopping center construction will also limit new housing construction. It would require costly remodeling and additions, such as on the second floor of buildings. Therefore, shopping center sites are not expected to provide for lower income housing or to be converted to housing, although they do have potential for such development. Omission of shopping center sites reduces potential development by 3,101 units in the CG zone, by 256 units in the CL zone and 15 units in the CT zone.

The extent of development potential for a broad range of housing types and densities demonstrates that the City has sufficient land available at appropriate densities to accommodate the projected need for all incomes.

The potential for 12,617 new units may be considered a high estimate. Environmental and site design constraints may result in new construction at densities below the maximum permitted. Review of new multifamily development approved since 1989, when allowable densities were increased in the RM-1 zone and when multifamily residential use became allowable in commercial zones, however, suggests the ability to design and construct projects at the highest densities permitted. There are few areas where site constraints cannot be overcome by creative design to achieve the maximum density. Such creativity increases costs and may affect opportunities for low and moderate income housing. Therefore, environmental constraints have been incorporated into Table 27 to indicate potential reduction of potential. After considering constraints a reduced potential of 7,911 units remains.

The potential of 7,911 new units is substantially beyond the City's regional share which SANDAG estimates to be 1,081 units for the 5-year planning period, including a "fair share" goal to assist 37 lower income households. The City needs to attract predominantly market rate housing for moderate and higher income households in order to help satisfy regional goals for avoiding concentrations of low income housing and providing a balance of housing opportunities.

The City has adequate programs to facilitate recycling to achieve its housing needs. The City adopted amendments to the General Plan and enacted ordinances

that increased allowable densities, reduced parcel size requirements and permitted residential use in commercial zones in 1989. These actions greatly expanded housing opportunities.

The City increased allowable density in the Multi-Family Residential zone to 1 unit/1,900 sq.ft. of lot area. This density allows multi-family development and recycling on existing parcels with or without parcel consolidation. Due to the age of the housing stock and small unit sizes and lack of amenities, many properties in the RM-1 zone are ripe for recycling.

Prior to the City's action, the Multi-Family Residential zone permitted a density of one unit for the first 5,000 sq.ft. of lot area, a second unit with an additional 4,000 sq.ft. of lot area, and an additional unit per 3,000 sq.ft. of lot area. The prior density limit required parcel consolidation to achieve multi-family development.

The City's actions to allow residential development in most commercial zones also substantially increased housing opportunities. The City's mixed use ordinance permits the same density in the commercial zones as in the RM-1 zone. They also provide for exceptions to design standards (including setbacks, yard areas, parking, building height) and for reduced open space requirements for mixed use projects.

The effect of increasing the allowable density in the RM-1 zone and allowing RM-1 density in the CG, CL and CT zones is a density bonus for those areas. No additional density bonus is needed except to conform to State law for very low and low income housing projects. The City will develop required density bonus regulations required by State law.

Most development projects submitted to the City are proposed at the highest permitted densities. A minimum density standard would have negligible effect. Furthermore, the City's land use inventory indicates that

new development potential exceeds the regional share. The excess development potential suggests it is not necessary for all sites to be developed at the highest permitted density.

As indicated above, the City has already increased allowable densities in multi-family residential and commercial zones. The City's land use inventory shows a sufficient amount of residential development potential without requiring zone changes. However, the City encourages proposals for rezoning from commercial to residential use.

Vacant Residential Parcels

The land inventory shows that there are 120 vacant parcels zoned for single-family residential use, 35 vacant parcels zoned for two-family multiple family use, and 44 zoned for multifamily use. The development potential of these vacant parcels is 448 units, 321 units and 556 units, respectively (a total of 1,325 units). Vacant commercially zoned properties also provide area for potential development of 272 units at multi-family residential densities. Altogether, zoning provides for development of 1,597 units at multi-family densities on vacant parcels. Comparing this information with that of Table 27, it is evident that a significant portion of the City's development potential lies in currently underdeveloped properties.

Due to limited vacant land, the City's development potential is highest in the multi-family residential zone. In order to secure a balance of new housing opportunities the following options may be considered:

- Retain existing zoning but encourage higher quality projects through the design review process.
- Consider lower densities in certain areas to

encourage higher quality and ownership opportunities. (Review of allowable densities as part of the General Plan update process will determine appropriate actions.)

- Annually survey new development for rents and sales prices as well as owner/renter occupancy rates to assess housing opportunities for households of all income levels.

Potential Sites for Larger Scale Residential Development

Table 29, below, is a limited inventory of potential sites sized to accommodate a larger scale residential development in the range of 25 or more units. The sites are zoned for residential development. The results of the survey revealed (1) that there are a few sites sufficiently sized to provide large scale development opportunities, but (2) that most of these sites have significant development constraints. This is not surprising, since peak development in the City occurred many years ago and the least constrained sites were developed at that time.

Generally, the available, larger scale sites each have topographic constraints, with some also having noise impact problems. State of the art technology can resolve these problems--at a cost.

NATIONAL CITY HOUSING ELEMENT

Table 28

POTENTIAL DEVELOPMENT SITES

Site No. 1: South side of Paradise Valley Road at eastern edge of City.

Zoning:	RS-1
CONSTRAINTS:	Steep slopes, location beside major road (noise concerns). This site contains approximately 20 acres.

Site No. 2: Between East 16th and East 18th Streets, east of Lanoitan Avenue.

Zoning:	RS-3 - PD
CONSTRAINTS:	Divided into several parcels with existing homes on most parcels in conditions ranging from new to poor. Development potential could be realized through lot-by-lot infill or through consolidating several lots.

Site No. 3: Between East 14th and East 16th Streets, between M and N Avenues.

Zoning:	RS-3 - PD
CONSTRAINTS:	Slopes moderate to very steep

Site No. 4: Between East 28th and East 29th Streets, west of D Avenue.

Zoning:	RS-3 - PD
CONSTRAINTS:	Divided into parcels of different ownership.

Site No. 5: Between Fig Court and Division Street, west of Gilbert Lane.

Zoning: RT
CONSTRAINTS: None known

Site No. 6: South side of East 24th Street, west side of Euclid Avenue.

Zoning: RT - PUD

CONSTRAINTS: Minor terrain obstacles, good potential for multi-family use

Site No. 7: South side of Sweetwater Road, east of Plaza Bonita Shopping Center.

Zoning: RM-1 - PUD
CONSTRAINTS: None, specific plan approved for 175 units

B. Building Codes/Enforcement

Building Code

The City uses the Uniform Building Code. The code is enforced by City building inspection personnel and a part-time contract employee from the County Department of Health Services.

Property Conservation and Community Appearance Code

In 1984, the City adopted a property conservation and community appearance code. The purpose of the code is "to provide for the systematic and orderly regulation of activities affecting the usefulness, quality, appearance and

protection of private and public property and the living environment of the community, to stem and dissuade the proliferation of blight, to stabilize property values through property maintenance and up-keep, to enhance the community image as a safe and desirable place to reside, and to achieve a workable interrelationship and common effort among the various city departments in these endeavors." The code is enforced by City code enforcement officers.

The property conservation and appearance code serves to preserve and enhance residential neighborhoods. It is not a barrier to housing development.

C. Site Improvements

The City is basically built out. Site improvements are relatively minor in nature and do not substantially add to the cost of development. Site improvements required by the City consist of streets, curbs and gutters, underground utility lines, underground utility piping, street lights and fire hydrants.

D. Fees/Exactions

Fees have come to constitute a rapidly increasing portion of the costs of new residential development and, since the passage of Proposition 13, many new fees have been added. It has recently been reported, by the firm of Coopers & Lybrand, that residential development fees in the San Diego County region range from \$11,177 to \$16,804 per unit.

In comparison to the rest of the region, National City has relatively low fees. In 1991, the City adopted a new fee schedule affecting development fees. The new fees are

relatively low compared to other jurisdictions in the San Diego region. Furthermore, the fees are fees and not deposits. Many of the other jurisdictions use a deposit system with full cost recovery for more complex permits, such as subdivisions and use permits. The City's fee schedule provides cost certainty. A deposit system can result in permit processing costs much higher than anticipated. The City's fees are not excessive and are not barriers to development. As the City is basically built out, exactions are not required of residential developers, although park fees of \$125 per unit and school fees of \$1.58 per square foot are collected.

E. Permit Processing/Procedures

Excessive permit processing times may potentially increase development costs. The slow rate of development in the City relative to the region, as well as the small number of City staff, allows for relatively rapid processing of permit applications. In addition the City has formed the Development Services Group to provide coordinated review by the City's Building, Engineering, Planning, Fire and Police Departments, with a single location to submit applications and obtain information. Permit processing is rapid. Objectives for completion of permit processing are 10 days maximum for site plan review, although most cases are reviewed by the Planning Department within 2 days of receipt of plans. Discretionary review of conditional use permits and variances takes longer, typically 2 to 3 months. Time requirements for much permit activity is related primarily to the ability of applicants to provide necessary, complete project information and to State requirements for public review.

NATIONAL CITY HOUSING ELEMENT

Table 29

DEVELOPMENT FEE SURVEY SOUTH BAY AREA 1992*

PLANNING FEES	NATIONAL CITY	CHULA VISTA	CORONADO	IMPERIAL BEACH	SAN DIEGO
Certificate of Compliance	\$195 f	n/a	\$175 f	\$100 d	\$1,450 d
Design Review	n/a	\$500 f	n/a	\$150 d	n/a
General Plan Amendment	\$1,480 f	\$2,000 - \$4,000 d	\$1,000 - \$2,000 f	\$850 d	\$3,000 d
Planned Development	\$1,040 f	\$2,000 d	\$500 f	n/a	\$2,600 d
Rezone	\$1,500 f	\$2,000 d	\$1,000 - \$3,000 f	\$800 d	\$2,500 d
Site Plan	\$390 f	\$150 - \$250 f	n/a	\$300 d	n/a
Conditional Use Permit	\$1,015 f	\$1,000 - \$2,000 d	\$500 f	\$650 d	\$2,650 d
Specific Plan	\$1,480 f	\$390 f	n/a	\$850 d	\$3,000 d
Variance	\$480 f	\$175 - \$440 f	\$300 f	\$180 d	\$725-\$1000 f
Tentative Parcel Map	\$950 f	\$2,500 d	\$700 f	\$550 d	\$3,600 d
Final Parcel Map	\$1,000 f	\$1,000 d	\$300 f	\$600 d	\$700 d
Tentative Subdivision Map	\$1,290 f	\$2,000 d	\$1,500 f	\$800 d	\$3,600 d
Final Subdivision Map	\$2,000 f	\$5,000 d	\$400 f	\$600 d	\$700 d
Environmental Initial Study	\$100 f	\$1,000 d	\$250 f	\$150 d	\$2,500 d
Environmental Impact Report	\$2,170 **	\$5,000 d	\$1,000 f	\$650 d	\$7,500 d

*1992 Construction Industry Federation, Regional Development Fee Survey

**Fee plus costs

Because of rapid processing, priority is not needed for expediting review of projects with lower cost housing. The needs of the City to attract higher quality housing and other development also require expediting. Otherwise, higher processing costs could result in lower quality or loss of potential development.

Site Development Plan

The primary source of residential permit review activity is the site development plan. Both single-family dwelling units and multi-family residential developments require approval of a site development plan. The purpose of the site plan review is to insure compliance with specified requirements and to attach conditions to assure such compliance. The items addressed in the review include the following:

- o Compliance with all applicable ordinances;
- o Desirable site layout and design;
- o Utility of open space areas;
- o Adequate landscaping;
- o Compatibility with neighboring property;
- o Compliance with the general plan;
- o Landscaping of all slopes in excess of a three-to-one gradient to prevent soil erosion;

-
- o Consistency with adopted guideline standards for architectural quality;
 - o Incorporation of all mitigation measures stipulated in a certified environmental impact report for the project.

Given the fact that the City is an older, developed community, the site development plan requirement serves the desired purpose of maintaining and enhancing residential areas. The process, itself, is not lengthy or costly. The site plan review process is the Planning Department's plan check for building permits. Although the site development plan may be subject to environmental review, usually this is not necessary for residential permits.

The applicant can appeal the Department's decision on a site development plan to the Planning Commission. The applicant or an opponent can appeal the Commission's decision to the City Council. The City Council, on its own motion, may also appeal the Commission's decision.

Residential Infill Design Guidelines

In 1991, the City adopted Design Guidelines, which include guidelines for residential infill development. The intent of the guidelines is to encourage the general upgrading of residential neighborhoods by providing a guide for integrating new residential projects and additions into the existing context of the neighborhood.

Guidelines for multiple family infill projects address architectural considerations, site design considerations, security considerations, and screening of storage and equipment areas. Guidelines for single family infill projects

address architectural considerations and site design considerations. The guidelines are used in conjunction with site plan review.

The Design Guidelines provide assistance to developers because they illustrate effective means to improve the architectural quality of housing projects and satisfy City objectives for neighborhood preservation and improvement. Projects proposed since adoption of the Design Guidelines have required changes subsequent to submittal to conform with the Guidelines. Design changes would have been needed even without applicable guidelines. The City's Design Guidelines may be considered to reduce rather than increase development costs by assisting the design review process.

Although additional design details may be needed for projects to satisfy the Design Guidelines they have not resulted in high rent projects. The possibility that the Design Guidelines could result in financial hardship is addressed by the Guidelines themselves. The Guidelines authorize exceptions for hardships which could result from their application.

Variances

The City's variance requirements are typical of other jurisdictions and conform to the requirements of state law. The decision making body is the Planning Commission, with the decision appealable to the City Council.

NONGOVERNMENTAL CONSTRAINTS

The following is an analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income

levels, including the availability of financing, the price of land, and the cost of construction.

Development Costs

National City does not experience any unique , excessive construction costs compared to the San Diego region. Costs for labor and materials does not fluctuate greatly by area within the region. Availability of transportation and utilities avoids the need for excessive development impact fees. Total construction costs in the region typically range between \$40 and \$60 per square foot for multifamily development and between \$60 and \$75 per square foot for single family houses. The City's permit and processing fees are low in comparison to most other jurisdictions in San Diego County. Land is relatively inexpensive in the City although it varies from one site to another.

However, the San Diego region is one of the highest cost housing markets in the country. The Housing Opportunity Index published in August, 1991 by the National Association of Home Builders (NAHB) is based on sales of nearly 300,000 new and existing homes in 150 market areas. The "opportunity index" is defined as the percentage of houses affordable to a household earning the median income in the metro area. It assumes a maximum purchase of 2.8 times income with a 9.25% mortgage rate. The NAHB report indicates that the ten most affordable regions were located throughout the south, east and midwest. The ten least affordable markets were all located in California. San Diego was 9th on the list of least affordable markets with a median sales price of \$161,000 and an opportunity index of 19.9%, meaning that only about one fifth of the houses for sale were

affordable to the median income household. Many factors contribute to the high cost of housing, from land costs to growth controls, fees and density restrictions.

In many aspects the state of affordable housing production and preservation in National City is an anomaly relative to the region. Low income is the primary obstacle to achieving affordable housing in this locale. Incomes of National City residents are extremely low in comparison to other San Diego area cities and the County as a whole. The number of renters exceeds owners and the majority of its residents are low income.

NATIONAL CITY HOUSING ELEMENT

Table 30

HOME SALES DATA FROM MULTIPLE LISTINGS SERVICE

Total units for sale:	84
Average listing price:	\$145,652
Median listing price:	\$135,000
Average Age in years:	39
Number newly constructed:	4
Average number of bedrooms:	3
Average living area in square feet:	1300
Average lot size in square feet:	7000
Average mortgage of seller:	\$70,000

The City has an extensive inventory of low cost housing both for rent and for sale and is probably the lowest priced housing market in the urban area. Table 31 above shows data taken from Multiple Listings Service on houses for sale in National City in July 1991 indicated the following about the for sale housing stock:

Although the cost of housing is relatively low in National City, it is nonetheless out of the affordability of many of its residents. Most of the constraints to providing additional affordable housing are beyond the control of the residents of the City of National City. Obstacles are listed immediately below. City efforts to improve the condition of housing are summarized in the next section.

Land Costs -The high cost of land is probably the most important single factor in making the entire region among the least affordable for housing in the nation. The cost of vacant, unimproved land suitable for housing can range from \$15,000 to \$50,000 or more for each unit. The largest acreage of undeveloped land in National City is in one of the highest cost areas in the southeastern part of the city.

Tax Policies - In 1978, Proposition 13, a referendum to cut property taxes, was adopted in the State of California. The measure rolled back local property tax assessments to levels of an earlier period, capped the rate at which these assessments could be increased, placed limits on the maximum property tax rate, and barred creation of any additional taxes without two thirds majority voter approvals. The effect was to cut property tax revenues and the means

of generating support for services and infrastructure improvements needed for new development. To compensate for this loss, new infrastructure costs have been passed on to developers who, to the extent possible, pass these additional costs on to consumers in the form of higher prices.

Other tax policies impacting National City include the federal Tax Reform Act of 1986 which reduced incentives for investment in rental properties. Also, the legislation all but eliminated availability of mortgage revenue bond financing for multi-family housing. The tax credit for multi-family housing that was offered as a substitute has proven overly complex and highly limited in availability. The limitations on the amount of bonds issued has also affected the availability of mortgage revenue bond financing for first time homebuyers. The tax exemption for state and local mortgage revenue bonds must be retained to avoid the loss of a valuable source of assistance for the first time homebuyers. Possible renewal of this exemption will next be addressed during FY 93 federal budget deliberations.

Financing - Traditionally, the major source of lending capital for the housing market has been the Savings and Loan Industry. Recently, following deregulation of that industry in the 1980's, many of these institutions have been eliminated as a source of financing due to revamped deposit requirements. The two major locally based institutions, Great American Bank and HomeFed Bank, were previously the source of much local building capital. Great American has been taken over by regulators following a forced sale of its local portfolio and assets.

HomeFed is now under the scrutiny of those regulators and has curtailed new lending. The loss of one and curtailed lending activity of the other of these institutions eliminated two high-volume lenders from local commercial real estate lending in the region. Other non locally based savings and loans have not filled this vacuum. Partly, the difficulty in financing is attributable to the treatment of commercial lending and deposit requirements in the savings and loans bailout legislation. Commercial banks have become more active in this arena, but have similar lending guidelines and have not filled the void with regard to long term permanent financing.

While the savings and loans crisis is already making it more difficult for developers to build traditional single-family homes, it is also likely to be felt by those involved in the production of affordable housing for lower-income households (despite the fact that an unanticipated benefit of the savings and loans bailout legislation has been establishment of an affordable housing program by the lending industry). Exacerbating the problem even more has been the elimination of the tax deduction for rental housing under the 1986 Tax Reform bill and the elimination in the FY 91 Federal budget of mortgage revenue bonds as a source of relatively inexpensive financing for the first time home buyers.

Article 34 of the California Constitution - Requires voters approval prior to the construction or acquisition of specified low income housing projects financed, wholly or in part, with public funds. This requirement adds to the uncertainty associated with

the development of affordable housing, and may increase project costs due to resulting delays.

Utility Rates in San Diego County - Utility rates in San Diego County add considerably to the monthly housing cost. The issue of energy conservation continues to be prominent in the City's planning and land use regulation. The City's General Plan contains the following policy statement in the area Conservation and Open Space:

The City will require that new development be designed to minimize energy consumption, and will encourage retrofitting of existing buildings with energy conservation systems."

Implementing actions in the area of Conservation and Open Space include the following:

Promote energy conservation education activities in the city, and encourage efforts by property owners and residents to reduce energy consumption."

It is evident from these statements of policy and implementation actions that energy conservation is strongly encouraged in the City of National City.

The City's Subdivision Ordinance also provides in Chapter 17.05.020(c)7 that all state requirements be addressed during the processing of land division. This includes Section 65473.1 of the Government Code which requires the design of subdivisions to consider lot orientation that allows buildings an opportunity for good southern exposure. Natural cooling

opportunities such as shade or prevailing breezes are also to be considered in subdivision design.

National City enjoys a coastal location which limits climatic extremes. Title 24 building energy budget regulations effectively achieved basic energy conservation standards. Additional emphasis in design on building orientation and shaded living areas could enhance conservation and resident comfort, minimize the use of mechanical ventilation.

The City also has beneficial mix of housing, jobs and services. Continued emphasis on transit and pedestrian access systems will further the attainment of conservation and desirable housing quality goals.

V. GOALS, OBJECTIVES POLICIES, AND PROGRAMS

This part of the Housing Element states the City's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing. It includes a five-year schedule of actions the City is undertaking or intends to undertake to implement these policies and achieve these goals and objectives through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available.

The City's Community Development Commission (CDC) administers the National City Downtown Redevelopment Project, which provides funding for several programs described in the following pages. The redevelopment area includes 2,080 acres. It is bounded by the north City boundary, the south City boundary, I-5 on the west of I-805 on the east. The redevelopment program generates funds set aside for low and moderate income housing estimated at \$750,000 per year (\$3,750,000 over the next 5 years). CDC also administers HOME program funds. HOME program funds include \$750,000 the first year and \$500,000 per year for the subsequent four years (a total of \$2,750,000). CDC also administers the Housing Development Trust Fund, which is a revolving fund generated by the sale of redevelopment bonds. It provides an additional \$3.5 million.

CONSERVATION

GOALS

Achieve a housing stock that provides decent, safe and sanitary shelter.

Conserve the affordability of the existing housing stock while promoting a balanced supply of housing through new construction.

POLICIES

Some of the policies stated below are found elsewhere in the General Plan. Those policies found in the 1983 General Plan text under Urban Development are denoted by UD; Community Design by CD; and Housing Element by HE.

- o The City will preserve National City as a distinct community, promoting a high quality urban environment with stable residential neighborhoods and healthy business districts. (UD)
- o Neighborhood rehabilitation and beautification activities will continue to be encouraged and assisted, using both private and public resources. (CD)
- o Property conservation and community appearance will be encouraged through the adoption of appropriate programs and regulations. (CD)
- o The City will work to preserve both the affordability, supply and quality of the existing rental and owner housing stock. (HE)
- o The practice of effective management will be encouraged in all rental housing projects in order to maintain and improve the quality of the City's rental housing. (HE)

-
- o The City will protect established single-family residential neighborhoods from inappropriate higher-density residential or non-residential development which might affect the stability of the neighborhood and quality of life. (HE)
 - o Continue using funds from the Housing and Community Development Act, and the National Affordable Housing Act, as well as funds generated by the City's Redevelopment Program, to conserve and improve the existing housing stock and upgrade neighborhood conditions.(HE, as updated.)
 - o Continue the City's prohibition on the conversion of existing duplexes or apartment houses to condominiums, community projects, or stock cooperatives, in order to maintain the current supply of rental housing.(HE)
 - o Continue to discourage the construction of second units in single family neighborhoods.(HE)
 - o To preserve housing affordability as substandard housing units are repaired and rehabilitated. (HE)

OBJECTIVES

To encourage the rehabilitation of 500 housing units in substandard condition.

To promote the replacement of 50 housing units in the condition of beyond repair.

To conserve the affordability of apartment rental housing through the discouragement of apartment-to-condominium conversions and the protection of mobile home parks through zoning.

PROGRAMS

During the next five years, under City Council

authorization and approval, several actions will be continued or initiated for purposes of conserving the quality and affordability of existing housing. Considerable resources are now being expended to preserve and upgrade National City's housing stock and to improve neighborhood conditions. The following presents a description of programs that the City of National City is implementing or intends to implement in order to preserve and upgrade existing housing and neighborhoods and conserve existing affordable housing.

1. **Home Improvements Loan Program** - The City will expend \$3.3 million for loans to moderate, low and very low income existing home owners.

The CDC will continue to make 3 percent home improvement loans to low income and 6% loans to moderate income owner occupants for remodeling and enlargement, modernization, corrections of code violations and major structural repairs. Loans may be made up to a maximum of \$25,000 and can be repaid over a 15 year period. A sizeable proportion of these loans are for room additions to accommodate space needs of large families who own the houses.

Deferred, direct home improvement loans will continue to be provided to home owners with financial hardships under the following terms: 1) Up to \$4,500, 2) 3% interest payable at the time of sale or other transfer, refinancing of the property, or 3) Maximum term of 15 years from the time of the loan origination.

In the past these programs were financed through the CDBG program and in the future will be financed through the use of redevelopment tax increments (low and moderate income set-aside funds), HOME program funds, and other available leveraged sources. During the latest program year, 51 units were rehabilitated under the various programs.

FIVE YEAR TARGET: 255 units rehabbed

RESPONSIBLE AGENCY: Community Development Commission (CDC)

FINANCING: \$875,000 from Low and Moderate Income Set-Aside Funds, HOME program and other leveraged sources.

SCHEDULE: Ongoing

2. **Rental Unit Rehabilitation Program**, The City will continue to carry out rental unit rehabilitation by providing 6% loans. Approximately \$1.1 million will be expended under this program.

The preservation, conservation and improvement of existing housing includes the rental housing stock. This is provided through favorable rehabilitation loans. The city's five year goal is to complete the rehabilitation of 138 rental units through the use of redevelopment tax increment funds, and any other state or federal programs that may become available.

FIVE YEAR TARGET: 138 units

RESPONSIBLE AGENCY: CDC

FINANCING: \$875,000 from Low and Moderate Income Set-Aside Funds, and other available sources.

SCHEDULE: Ongoing

3. **Single Family Dwelling Rehab/New Construction, Owner and Rental through Nonprofit.**

a. Acquisition, enlargement and rehabilitation or new construction of houses for very large, very low income families through a nonprofit organization. Units will be rented to tenants with Section 8. \$1.1 million has been earmarked to assure the success of this program.

b. New construction or rehabilitation for sale of single-family residences to first time home buyers.

The CDC has designated the non-profit Metropolitan Area Advisory Committee (MAAC) to implement a first-time homebuyer program and construct several, large family, rental units. MAAC will construct 8 rental homeS for very large, very low income families, and 12 houses for first time homebuyers. CDC will acquire 12 parcels from the City for the development. Total estimated development costs for the 20 units is \$3.5 million. Funding sources are the CDC \$3.5 million Housing Development Fund, CHFA Single-Family First-time Homebuyers Program or other sources (\$1.7 million) and the CHFA multi-family program or other sources (\$1.0 million). Funds from home sales and loans for large family rental housing will return an estimated \$2.7 million to the Housing Development Fund. The City will advance \$175,000 from this Housing Development Fund to MAAC for administrative purposes for both programs.

FIVE YEAR TARGET: 20-40 units

RESPONSIBLE AGENCY: CDC

FINANCING: \$652,000 from the \$6.6 million Low and Moderate Income Set-Aside Funds for property acquisition (FY 92-93); \$700,000 from HOME program (FY 92-93); CDC Housing Development Trust Fund for construction to be reimbursed by sales (i.e. other banking and private sources); and additional \$2,000,000 of HOME funds for 20 more units.

SCHEDULE: 1992-1996.

FY 92-93 - new construction of 8 rental units; and new construction of 11 owner units and rehab of 1 owner unit.
Subsequent years - 20 additional units (HOME program)

4. **California Housing Finance Agency (CHFA) - CDC Homeownership Program** CHFA

Home Ownership CDC Program with downpayment assistance provided through the CDC. The CDC, possibly through a nonprofit organization, will also pursue acquisition and rehabilitation and resale of houses for moderate and lower income families, using the CDC Housing Development Trust Fund (to be reimbursed upon sale of houses). CDC may fund a deferred second mortgage using the Trust Fund. In addition, Mortgage credit certificates may be utilized.

FIVE YEAR TARGET: 30-35 units

RESPONSIBLE AGENCY: CDC

FINANCING: \$937,500 from Low and Moderate Income Set-Aside Funds, and additional financing from CDC Housing Development Trust Fund.

SCHEDULE: 1992-1996

5. **Street Tree Planting Program** - The CDC will use its Community Development Block Grant, Federal, to pursue the street tree planting program city wide, 2/3 within the 2,080 acre National City Downtown Redevelopment Project (NCDRP) and 1/3 outside of the Project over the next five years. The fund is presently \$500,000 per year. The origin of the fund is Block Grant which can be used for this purpose. Street trees will be planted within eligible census tracts and sub areas.

FIVE YEAR TARGET: 2,250 trees and watering system

RESPONSIBLE AGENCY: CDC

FINANCING: \$500,000 per year from CDBG funds.

SCHEDULE: 1992-1996

6. **Code Enforcement Programs** - The City will continue to enforce the provisions of the Property Conservation & Community Appearance Code and conduct necessary Building Code and Housing Code Enforcement. Among the purposes of this Code are "to stem and dissuade the proliferation of blight, to stabilize property values through property maintenance and upkeep, to enhance the community image as a safe and desirable place to reside, and to achieve a workable interrelationship and common effort among the various City departments in these endeavors."

FIVE YEAR TARGET: The City's enforcement of building codes are expected to continue at the current rate such that approximately 3,725 cases will be abated over the five year period. Approximately 20,000 inspections of ongoing cases will be made during that timespan.

RESPONSIBLE AGENCY: Building Inspection and Planning Department

FINANCING: General Fund

SCHEDULE: Ongoing

7. **Apartment Management** The City Council promotes improved management tenant relations by encouraging the practice of resident managers in all apartment complexes, since two-thirds of all National City housing units are renter occupied.

The Property Conservation and Community Appearance Code encourages on-site management of complexes of four or more units and requires such management in complexes of nine or more units. Other requirements affecting apartment management and homeowners associations relate to building,

zoning, health, housing, fire prevention or penal laws.

FIVE YEAR TARGET: The City will pursue 100% enforcement. It is anticipated that the overall appearance, maintenance of the housing stock and safety of renters will be improved by enforced adherence to this program.

RESPONSIBLE AGENCY: Building Inspection and Planning Department

FINANCING: General Fund

SCHEDULE: Ongoing

8. Evaluate residential neighborhoods for preservation or need for change in conjunction with the General Plan update. This effort should identify areas which consist of predominantly single-family residential uses but are zoned differently. Likewise areas more appropriate for multifamily residential should be identified and protected through appropriate land use regulation.

FIVE YEAR TARGET: Revise General Plan and Land Use Code to enhance protection of neighborhoods.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-1993

9. Conduct a windshield survey of structural conditions of residential units in the City.

FIVE YEAR TARGET: Complete windshield survey to define residential rehabilitation needs.

RESPONSIBLE AGENCY: Community Development Commission

FINANCING: Unknown

SCHEDULE: 1993-1996

10. "Christmas in July" "Community Volunteer

Program The CDC sponsors the volunteer program each year through the National City Chamber of Commerce to assist lower income elderly households.

FIVE YEAR TARGET: 75 houses rehabbed

RESPONSIBLE AGENCY: National City Chamber of Commerce, CDC

FINANCING: \$25,000 CDBG funds and private donations

SCHEDULE: Annually scheduled

CHANGES FROM PREVIOUS ELEMENT

For this housing element, the goals, policies and objectives for housing conservation from the previous element remain relevant with minor updating. However, the previous element described implementation measures in a general context without the degree of specificity contained in the above housing programs. The timeframe and task orientation are expected to yield improved results in terms of clarity for implementation and monitoring of program progress. Greater emphasis is placed on further evaluation of the General Plan for neighborhood preservation because the 1991-1996 cycle coincides with proposed review and revision of the General Plan.

HOUSING ASSISTANCE

GOALS

Increase the supply of safe, sanitary affordable housing for all income groups including higher cost single family units.

Provide adequate housing for households with special needs.

Utilize the new programs available through the National Affordable Housing Act, including the HOME Investment Partnership Act programs and HOPE, the acronym for the Homeownership and Opportunity for People Everywhere, and the Low Income Housing Preservation and Resident Homeownership Act of 1990 (LIPRHA).

Utilize the tools available to the City by means of redevelopment laws, housing authority laws and the City's powers to enhance the quality of housing available to current and future residents.

POLICIES

- o Promote a higher rate of homeownership in the City.
- o Continue to use existing and to undertake implementation of newly available housing assistance programs to meet renter and homeowner needs among the low and moderate income population of the City.
- o Participate in regional planning strategies to provide appropriate housing both on-base and off-base to meet the needs of military personnel and their families.

-
- o Continue to assure the availability of the existing stock of assisted housing.
 - o Provide for the special needs of single parent headed, low income households.

OBJECTIVE

Elevated income requirements are necessary to enable the City's lower income households to secure housing. The limited assets available to the City must be carefully planned and utilized to guarantee the maximum benefit. Therefore, the bulk of available assistance in both construction and rent subsidy is geared to the very low income.

PROGRAMS

1. **Telacu Senior Housing Project** - Pursue the 76 unit Telacu HUD 202 seniors housing project. The CDC has purchased the land. The CDC will grant \$500,000 to enhance the project when HUD approves the project. The \$500,000 would come from the Section 8 administrative reserves.

FIVE YEAR TARGET: Construction of 76 new, affordable units for the elderly

RESPONSIBLE AGENCY: CDC

FINANCING: \$500,000 from Section 8 administrative reserves; balance financed by the U.S. Department of Housing and Urban Development (HUD)

SCHEDULE: 1992

2. **Rental Assistance - Project Based** - Maintain at current affordability levels the assistance to 1,090 lower income households in four existing, assisted rental developments i.e. Granger Apartments, Inter City Manor, National City Park and Plaza Manor.

New HUD programs such as HOME, HOPE 1, 2 and 3 should be examined for applicability to these projects.

FIVE YEAR TARGET: Continuation of housing assistance for 1,090 households

RESPONSIBLE AGENCY: CDC

FINANCING: Various existing financing arrangements plus revenue from rents

SCHEDULE: Ongoing

3. **Section 8 Rental Assistance** - Morgan Towers
Continue to provide Section 8 rental assistance for 151 elderly low income households under the Section 8 New Construction program operated in Morgan Towers. New HUD programs such as HOME, HOPE 1, 2 and 3 should be examined for applicability to these projects.

FIVE YEAR TARGET: Continue providing 151 units of affordable housing

RESPONSIBLE AGENCY: CDC

FINANCING: Section 8 and rents

SCHEDULE: Ongoing

4. **Housing Development Grant - Kimball Tower** -
Continue to provide affordable housing in the 149 elderly lower income households at Kimball Tower, assisted through a Housing Development Grant from HUD. The contract with HUD will extend well beyond the term of this Element. New HUD programs such as HOME, HOPE 1, 2 and 3 should be examined for applicability to these projects.

FIVE YEAR TARGET: Continue providing 149 units of affordable housing

RESPONSIBLE AGENCY: CDC

FINANCING: Housing Development Grant and rents

SCHEDULE: Ongoing

5. Prepayment and Affordability Under ELIHPA

Examine the existing, assisted rental developments i.e. Granger Apartments, Inter City Manor, National City Park and Plaza Manor for applicability of the provisions contained in the Emergency Low-Income Housing Preservation Act (ELIHPA). Although the contracts have been renegotiated, there may be possibilities for further extending the time and level of affordability. The City should review and comment on the Plan of Action for the Inter City Manor project, if requested.

FIVE YEAR TARGET: Examine ELIHPA programs, and apply if appropriate, to extend affordability of existing assisted units.

RESPONSIBLE AGENCY: CDC

FINANCING: ELIHPA and other State and HUD programs.

SCHEDULE: FY 1992-1993.

6. Rental Assistance - Section 8 Existing Program

To continue to provide Section 8 rental assistance (tenant based) to lower income households. Presently 172 elderly, 17 disabled, and 769 family households for a total of 958 enjoy housing assistance under this program.

FIVE YEAR TARGET: Continue providing 958 households with Section 8 housing assistance payments.

RESPONSIBLE AGENCY: CDC

FINANCING: Section 8 and rents

SCHEDULE: Ongoing

7. **Section 8 Rental Assistance - New Program/Vouchers** - To increase by 250 (50 certificates/voucher per year) the number of existing lower income households obtaining Section 8 rental assistance. Utilize available program resources such as HUD's Self Sufficiency Program to provide for the special needs of women householders with children. While affordable housing is the foremost need, training for employment, child care and other training is needed as well.

FIVE YEAR TARGET: Obtain from HUD an additional 250 certificates and voucher combined total, and review potential for use of Section 8/Self Sufficiency program.

RESPONSIBLE AGENCY: CDC

FINANCING: Section 8 and Self Sufficiency

SCHEDULE: 1991-6

8. **CHFA-CDC First Time Homebuyers Program** - To increase the rate of homeownership in the city by at least five percent through development and financial incentives. The CHFA-CDC First Time Homebuyers Program (average 6 per year) is one possible financial incentive. (This program is the same as Conservation Program 4 and is repeated here for information on housing assistance.)

FIVE YEAR TARGET: 30 units

RESPONSIBLE AGENCY: CDC

FINANCING: CHFA-CDC, HOPE program (if applicable in the future).

SCHEDULE: 1991-6

-
9. **Mortgage Credit Certificate Program** - The City will use the Mortgage Credit Certificate Program to the extent that it remains available during the term of the Element (average 10 per year). Mortgage credit certificates provide recipient, first-time homebuyers with a direct credit toward federal income tax that can increase the homebuyers purchasing power by as much as 20%. Availability of the certificates locally requires obtaining allocations from the State Mortgage Bond Allocation Committee, which is in turn limited by federal law in the amount of MCC's and bonds that it may allocate. (This program can be used in combination with the above program no. 8).

FIVE YEAR TARGET: 50 units

RESPONSIBLE AGENCY: CDC

FINANCING: Mortgage Credit Certificates

SCHEDULE: 1991-6

CHANGES FROM PREVIOUS ELEMENT

For this housing element, the goals, policies and objectives for housing assistance from the previous element were to a large degree implemented. Coincidence of this Housing Element preparation with the CHAS affords a greater degree of specificity and more intensive long range planning for assisted housing programs. The major features of the previous element's programs that have been successfully implemented include: 1) Adoption and implementation of the Property Conservation and Community Appearance Code, 2) Housing Code enforcement, 3) Neighborhood public improvements and beautification, 4) Rehabilitation of Heritage Square, 5) Rental Housing Management, the Home Improvement Loan Program, 6) Rental unit rehabilitation, 7) Section 312 rehabilitation, 8) Small Cities CDBG, 9) Condominium conversion policies and 10)

Implementation of mobilehome park zoning. However, the previous element described some implementation measures in a more general context without the degree of specificity in budgeting and uses of funds as contained in the above housing programs. The time frame and task orientation are expected to yield improved results in terms of clarity for implementation and monitoring of program progress. In addition, the new Element describes new programs available and places greater emphasis on homeownership assistance.

PRODUCTION

GOALS

Provide a sufficient variety and quantity of housing to meet the current and projected need of all economic segments, including higher quality/higher price housing. (HE restated)

Attract households from all economic levels into the City, including higher income levels.(HE)

Continue to attempt to achieve a balanced housing stock through planning and land use regulation. (HE)

Preserve existing sound single-family neighborhoods. (HE)

Provide adequate housing for households with special needs, including but not limited to handicapped, elderly, large families, and families with female heads of household. (HE restated)

Policies

- o Achieve a full range of housing with an improved balance between ownership and rental housing units. (HE)**
- o Endeavor to meet the total housing production needs of the City as projected by SANDAG. (HE)**
- o Encourage production of new housing affordable to the moderate and middle income ranges to allow for mobility in the housing supply.**
- o Continue to encourage the construction of residential and mixed uses in commercially zoned areas subject to the Design Guidelines.**
- o Continue to protect established single-family neighborhoods from inappropriate higher density**

residential or non-residential development which might affect the stability of the neighborhood.(HE)

- o Provide an adequate supply of land zoned for residential development to meet the projected need. Ensure that the development provides the optimum benefit to neighboring areas and the entire City. (HE, restated.)
- o Support programs which assist in the production of housing for lower income households.

Objectives

To maintain an adequate supply of land available for residential development.

To reduce the costs of producing housing for lower income households.

To reduce the incidence of overcrowding by providing sufficient larger sized rental units.

To promote higher rates of homeownership, encourage infilling of vacant lots with single family homes where appropriate.

PROGRAMS

1. **Prepare and adopt density bonus regulations to conform to State law.** This includes the establishment of Density Bonus. All local governments must adopt density bonus regulations as required by State law.

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-3

2. **Develop a Housing Incentives Program** The City will consider adoption of a housing incentives package to offer to developers that further the goals of the element. Such measures as identification of additional land for housing, and reduction of development standards will be considered.

The Housing Incentives Program was proposed in conjunction with Production Program 1 (density bonus regulations). It also relates to Production Program 6 (Communicate production priorities to developers).

State law requires that the City grant a density bonus if 20% of a project's units are reserved for low income households (or 10% for very low income households). The law also requires the City grant at least one incentive unless no incentive is needed to reduce costs for affordable housing. The law specifies the types of incentives to consider. They include the following:

- site development standards (zoning or architectural design requirements, such as setbacks, unit sizes, parking spaces)
- approval of mixed use zoning
- other incentives that reduce costs, such as waiver of fees or dedication requirements, or direct financial incentives.

The City will consider the incentives, including reduced development standards, specified by State law, to develop the Housing Incentives Program and density bonus regulations. The City currently provides incentives for development of senior citizen housing projects. The RM-3, Senior Citizen Housing, zone provides that density, setbacks, building height, floor area ratio, parking requirements and unit sizes be determined by approval of a planned development permit. In addition, the City also provides for reduced permit fees for nonprofit organizations and allows for mixed use in certain commercial zones.

The Housing incentives program also will identify additional land for housing, utilizing the density bonus regulations (Production Program 1) mixed use zoning (Production Program 4), and information provided by the City's land use inventory (see Production Program 6).

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-3 concurrent with consideration of density bonus provisions and ongoing in response to development proposals.

3. Consider options for setback and yard area requirements. Options for reduced yard areas would need design guidelines to show how the change could be implemented without reducing aesthetic quality of neighborhoods. Reduced standards could be considered with design guidelines illustrating appropriate concepts for residential additions and remodeling. They could be identified and evaluated concurrently with planning for neighborhood improvement programs. Misuse of required yard areas should be analyzed during the General Plan update.

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-3 during General Plan update and consideration concurrent with neighborhood improvement programs.

4. Review commercially-zoned land for possible change to residential or mixed residential/commercial use.

The City provides ways to increase the land area dedicated to housing uses. A considerable amount of land in the City is zoned for commercial use in locations where the predominant use is residential. Encouragement is given by the City for residential or mixed use development. The City also encourages proposals for general plan and zoning amendments from commercial to residential use. In order to further encourage residential development in the commercial zones, the City will carry out specific actions described below:

- a. Consider amendment of the Land Use Code to add an additional required finding for approval of a conditional use permit or planned development permit for construction or expansion of a shopping center that residential or mixed use development has been considered and incorporated into the project or found infeasible for specific reasons.
- b. Transmit an informational letter to owners of commercially zoned properties regarding the potential for residential development. The letter will encourage consideration of residential or mixed use development as alternatives to new commercial development. It will also encourage consideration of new residential development in combination with existing commercial development, such as on the second floor.
- c. Prepare informational materials regarding the potential for residential development in commercial zones for use in responding to zoning questions. Maintain the materials as handouts at the public counter.

FIVE YEAR TARGET: Anticipated impact is unknown. Up to 195 units, based on estimated development capacity and quantified objectives for new development.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-3 fiscal year 1992-3 during the General Plan update, and ongoing response to development proposals.

5. Consider adoption of policies or regulations encouraging a variety of unit sizes within new apartment buildings. The current ordinances places minimum floor area requirements on certain new multifamily developments but is silent with regard to the minimum number of rooms or bedrooms. A minimum ratio of 3 or more bedroom units could be required, along with a variety of unit sizes.

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-3 during the General Plan update and ongoing response to development proposals.

6. Communicate production priorities to prospective developers - Staff should identify and encourage use of incentive measures, production of a variety of structure types, mixed use development and other priorities identified in this element, the General Plan and other plans, regulations and policies of the City through interactions and written materials. Specific actions include the following:

-
- Update "National City Facts", a Planning Department prepared brochure, which provides information for the development community about land use and development trends in the City, public services, and social and economic characteristics of the City. Add information about potential for new development and recycling of properties. (Schedule: 1992-3 fiscal year)
 - Preparation of reports as needed to respond to changes in development activity or to inquiries from developers and others concerning potential development sites. The City's computerized land use inventory provides information to answer questions regarding the location of vacant properties, by parcel size, zoning and existing land use.
 - Presentations to business and civic groups concerning land use and development potential in the City. Planning Department representatives participate in informational meetings with the Building Industry Association, Urban Land Institute, American Planning Association, and the National City Chamber of Commerce, among others.

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: Ongoing response to development proposals/inquiries.

7. Improve quality of design in construction and continue implementation of Design Guidelines
Apprise developers of the City's interest in encouraging higher quality development as set forth in the Design Guidelines.

FIVE YEAR TARGET: Improved design in new construction.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: Ongoing response to development proposals/inquiries.

8. **Implementation of Comprehensive Housing Affordability Strategy (CHAS)** The CHAS has been submitted to HUD to cover the five year period from October 1991 through September, 1996. It is intended that this Element and the CHAS complement the purposes of each other. The programs described in the CHAS are also specifically listed in the Housing Element.

FIVE YEAR TARGET: Continued assurance of availability of affordable housing and state and federal housing assistance program opportunities to National City residents.

RESPONSIBLE AGENCY: CDC

FINANCING: General Fund

SCHEDULE: 1991-1996. The CHAS should be updated as needed. In late 1992 it should be updated to incorporate the income data which will then be available from the 1990 Census . It should also be updated to reflect modifications to the Regional Housing Needs Statement scheduled for mid-1994.

9. **Implementation of Housing Element (Annual Report)** The Housing Element shall be monitored for progress toward meeting its goals and objectives in compliance with SB 2274. The Planning Department shall prepare a report annually with input from the Community Development Commission. In addition to information on assisted housing projects, the annual report should address the success of new development to expand housing opportunities to all income groups. The report should determine the

total net housing units added in the reporting year, the affordability characteristics of the units added and compare these figures to the regional and local objectives. The report will provide a basis for monitoring residential development in relation to the remaining development capacity and ability to provide facilities and services in a timely manner.

FIVE YEAR TARGET: Continued assurance of local emphasis on meeting the goals of this Element and proposed policy changes to correct for nonachievement, if necessary.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1992-1996.

10. Schedule amendment of the Land Use Code to identify sites where emergency shelters and transitional housing may be established. The Land Use Code currently permits certain types of transitional housing but does not specify "emergency shelters" as a permitted use. The City will add provisions for emergency shelters. The City will consider factors such as the potential size or capacity of a facility, location (proximity to services and transportation) and development standards based on facility needs when drafting the new provisions.

FIVE YEAR TARGET: Anticipated impact is unknown.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: 1993

CHANGES FROM PREVIOUS ELEMENT

For this housing element, the goals, policies and objectives for housing production from the previous element remain relevant but require greater planning and emphasis through the introduction of several new objectives and programs. The previous element described implementation measures in a general context without the degree of specificity contained in the above housing programs. The time frame and task orientation are expected to yield improved results in terms of clarity for implementation and monitoring of program progress. Greater emphasis is placed on revision to the General Plan for enhancement of production objectives. The previous element had three major programs, updates to the General Plan and Land Use Code, infill site acquisition and resale, and shared planning efforts. This Element emphasizes coordinated implementation efforts with the CHAS.

FAIR HOUSING

GOALS

Promote and assure fair housing practices and equal access to housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color. (HE, restated)

POLICY

- o Promote a housing marketplace in which all racial/ethnic groups and other protected groups have the same opportunity to obtain housing.

OBJECTIVE

The City of National City will continue to require private developers to file affirmative marketing plans for new housing in those subdivision projects which involve 20 units or more in multi-family developments and 10 units or more in mobile home projects.

National City has and shall continue to vigorously support the implementation of fair housing laws. The strategies include consultation with and contractual support of fair housing and consumer counseling organizations, documentation of the incidence of housing discrimination and assurance of the available of services to address the problem.

Education continues to be a key objective, involving dissemination of information on housing laws, referrals to the district office of the Department of Fair Employment and Housing, funding of contracts to provide direct counseling, and training.

The aim of the City's program is: 1) to educate the public and the housing industry as to their rights and responsibilities under fair housing laws, 2) to recognize and document discriminatory practices, 3) to assist victims in obtaining legal recourse, 4) to expand opportunities for

minorities, and 5) to reduce discrimination in the community.

PROGRAMS

1. **Affirmative Fair Housing Marketing Plan.** The City of National City requires private developers to file affirmative marketing plans for new housing in those subdivision projects which involve 20 units or more in multi-family and 10 units or more in mobile home projects.

The plan must describe two types of marketing activities. Developers and sponsors must conduct an outreach program which utilizes various minority and non-minority directed media to encourage persons of all ethnic and racial groups to visit the housing projects and to inform them that they are welcome to buy, lease, or rent housing of their choice. They are also required to submit descriptions of their affirmative action recruitment, hiring, and training practices for staff who are engaged in the sale, rental, or lease of housing. Reporting procedures include descriptions of the racial/ethnic composition of buyers or renters during each monthly reporting period and a statement of how this makeup corresponds with the integration goal as defined by the cost of housing. (HE)

FIVE YEAR TARGET: Continued assurance of availability to all segments of the population of newly constructed housing.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: Ongoing

2. **Compliance with Fair Housing Protections of Housing and Community Development Block Grant and HOME Programs.** Through its

participation in the Housing and Community Development Block Grant and HOME Programs, the City has and will continue to provide assurances that it will comply with specific statutes and executive orders as follows:

- Civil Rights Acts of 1866, 1964 and 1968 and the Fair Housing Act as amended in 1988
- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1964
- Section 109 of the Housing and Community Development Act of 1974
- Executive Order 44063 on Equal Housing Opportunity in Housing.
- National Affordable Housing Act of 1990

FIVE YEAR TARGET: Continued assurance of availability to all segments of the population of housing assistance opportunities provided through public programs.

RESPONSIBLE AGENCY: CDC

FINANCING: CDBG

SCHEDULE: Ongoing

3. **Continue cooperation and support of fair housing counseling and enforcement organizations.** The City contracts with Heartland Human Relations Commission to perform investigation, reporting, monitoring, tenant counseling and landlord training on fair housing law. This group has worked with the City for over five years, conducting a major audit in the early years. Discrimination allegations are referred to the Heartland group for investigation, and report back to the the Community Development Commission. The bulk of the complaints arise from

discrimination against single mothers and race. The contract also enables Heartland to present training sessions for local apartment owners and managers on the intent of the law.

General Tenant/Landlord education, mediation and counselling is now provided by the California Resident Relations Foundation. Under the terms of its contract with the City, the California Resident Relations Foundation provides educational programs for tenants and managers, counseling for tenants and mediates disputes.

FIVE YEAR TARGET: Continued diligence in assuring open, fair housing practices and sufficient resources made available to assure informed housing consumers and suppliers.

RESPONSIBLE AGENCY: CDC

FINANCING: CDBG

SCHEDULE: Ongoing

4. **Additional Programs.** Some programs which were described under previous headings in this section further the achievement of promoting more accessible housing by virtue of the composition of the target groups. These include the following assistance programs:

- Section 8 Existing Housing
- Section 8 New construction
- Home Improvement Loan Program
- Site Acquisition and Resale.

FIVE YEAR TARGET: Continued assurance of availability to all segments of the population of housing assistance opportunities provided through public programs.

RESPONSIBLE AGENCY: CDC

FINANCING: CDBG

SCHEDULE: Ongoing

CHANGES FROM PREVIOUS ELEMENT

The goals, policies and objectives for fair housing from the previous element remain relevant. The previous element called for implementation of the Affirmative Fair Housing Marketing Plan, the participation in CDBG in compliance with its fair housing statutes and regulations, and related other general activities to the goals of fair housing. The objectives were accomplished very successfully and continue to be effective with the assistance of contract consultants. This Element includes description of a very effective program described in program # 3 above that was developed at HUD's suggestion whereby the City contracts with two nonprofit agencies to implement fair housing and equal opportunity objectives, and operates ongoing education and enforcement programs.

ENERGY CONSERVATION

GOAL

Strengthen the incentives for new and existing housing to conserve energy resources through design, building materials, landscaping and location.

POLICIES

- o It is that policy of National City that state energy conservation standards for housing be achieved through its planning and development review, permitting and enforcement programs.
- o It is the policy of the City of National City that the type, density, and location of housing approved or rehabilitated will include emphasis on energy conservation and access to transit.
- o It is the policy of National City that the design of every new residential unit created will be based on a consideration of solar access.
- o It is the policy of National City that operable windows, appropriate architectural features, such as overhangs, awnings or trellises, shade trees, drought resistant landscaping, energy efficient and low water volume appliances be utilized whenever feasible in residential projects.

Objective

Take advantage of the latest technology to strengthen energy conservation through use of effective construction methods, building design and use of materials, landscaping and location.

PROGRAMS

1. **Update to the General Plan and Codes** The City will review to the General Plan to incorporate

additional energy conservation measures. Innovations such as new technologies, materials and energy efficiency and resource conservation in design should be incorporated into the General Plan and ordinances. Examples of such measures shall include, but not be limited to:

1. Low flow toilets, faucets and shower heads;
2. Additional insulation and weather stripping;
3. Drought resistant plant materials;
4. High efficiency appliances and equipment;
5. Other conserving measures using the latest technology.

Revision to the General Plan should also incorporate consideration to encourage increased use of public transit, and development patterns which lessen reliance on the automobile. This would reduce housing costs related to the provision of parking as well as costs associated with air quality and energy consumption. Changes to parking standards could be further considered to reduce development costs, when appropriate for affordable housing units near transit terminals.

FIVE YEAR TARGET: Require all new residential structures and additions to existing structures to provide water and energy conserving devices consistent with applicable state and federal laws.

RESPONSIBLE AGENCY: Planning Department

FINANCING: General Fund

SCHEDULE: FY 1992-1993. Consider additional measures on ongoing basis.

CHANGES FROM PREVIOUS ELEMENT

The previous element had a general goal to promote energy conservation through education. Additional emphasis is placed on energy conservation in this Element through the introduction of new policy considerations and programs.

VI. QUANTIFIED OBJECTIVES

The City's objectives, over a five year period, for new construction, rehabilitation and conservation by income group are shown in the table below. The objectives for new construction are based on the City's share of regional housing need (Refer to Section II of the Housing Element). Five year targets for rehab are supported by Conservation Programs 1, 2, 3 and 10. Five Year Targets for conservation are supported by Assistance Programs 2, 3, 4, 5, 6 and 7 and Conservation Program 3.

<u>Income Group</u>	<u>New Construction</u>	<u>Rehab</u>	<u>Conservation</u>
Very Low-Income	249 units	191 units	2,038 units
Low-Income	184	179	452
Moderate-Income	227	118	136
Above Moderate	421	*	*
*no quantified objective (no programs) for these categories			

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

DIVISION OF HOUSING POLICY DEVELOPMENT

1800 THIRD STREET, Room 430

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(916) 323-3176 FAX (916) 323-6625



October 29, 1992

Mr. Tom McCabe
City Manager
City of National City
1243 Nation City Blvd
National City, California 91950

Dear Mr. McCabe:

**Re: Review of the City of National City's Adopted Housing
Element**

Thank you for submitting National City's adopted housing element received for our review on October 13, 1992. We have expedited the review of the adopted element pursuant to Government Code Section 65585(h) and to assist National City in becoming a participating jurisdiction under the new federal HOME Investment Partnership Program (HOME).

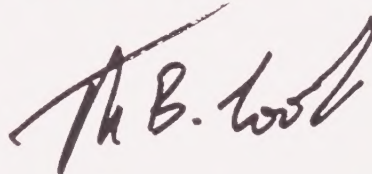
A telephone conversation in October 19, 1992 with Roger Post, the City's Planning Director, facilitated our review. This letter summarizes the conclusions of that conversation.

As you know, our September 17, 1992 review letter found the City's draft element in compliance with state housing element law. We are pleased to inform you that the adopted element is substantially the same and adequately responds to the requirements of Chapter 1451, Statutes of 1989 relating to the preservation of subsidized housing at risk of conversion and therefore complies with state housing element law (Article 10.6 of the Government Code). Adoption of the element enables our Department to transfer \$174,000 of the State's 1992 HOME funds to National City so that the City may become a participating jurisdiction under the federal HOME program.

We congratulate the City for its efforts to bring the element into compliance with the law. We wish you continued success in implementing your housing program and programs using HOME funds. If you have any questions or would like additional assistance, please contact William Andrews of our staff at (916) 323-7271.

In accordance with requests pursuant to the Public Records Act, we are forwarding copies of this letter to the organizations and persons listed below.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Th B. Cook', with a long, sweeping horizontal stroke extending to the left.

Thomas B. Cook
Deputy Director

cc: Roger Post, Planning Director, City of National City
Steven Ray, Principal Planner, City of National City
Sharron Welsch, Zucker Systems
Catherine Rodman, Legal Aid Society of San Diego
Jeffrey Francis, California Public Interest Research Group
Jose Rodriguez, California Rural Legal Assistance
Claudia Smith, California Rural Legal Assistance
Frank Landerville, Regional Task Force on the Homeless
Howard Stacklin
Karen Warner, Cotton/Beland/Associates
Kenneth Sulzer, San Diego Association of Governments
Christine Webb-Curtis, HCD
Kathleen Mikkelsen, Deputy Attorney General
Bob Cervantes, Governor's Office of Planning and Research
Dwight Hanson, California Building Industry Association
Kerry Harrington Morrison, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Wiener, California Coalition for Rural Housing
Susan DeSantis, The Planning Center

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